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my
Daddy?*



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The Girard Fire & Marine Insurance Company
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THURSDAY, JULY 14, 1938



Mixed Dates



IN the region of the 180th meridian is the "International Date Line," the crossing of which involves the changing of the date either forward (from today to tomorrow) when proceeding westward, or backward (from today to yesterday) when going eastward.

Here in the Fiji Islands—land of palm trees, coral sands, and copra plantations—the Groups have been represented for many years and are to be found insuring various types of property.

This is No. 11 of the series, "Round the World with the Royal-Liverpool Groups."

ROYAL LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA
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As TIME Marches On...

More people are reading the Aetna advertisements appearing in *Time*—the weekly news magazine.

More people are realizing the advantages of buying insurance through local agents and brokers of capitalized (stock) companies.

More people are understanding why policies with capitalized (stock) companies afford greater protection.

New business tip—Carry a copy of the July 18th issue of *Time* with you and show prospects the Aetna advertisement reprinted herewith. These questions often lead to new policies.

*You'll feel
a weight
off your mind*



If you are protected against damage suits your servants can bring if injured in their work

No—a usual public residence liability policy does not cover against such injuries. But the local agent or broker of any capitalized (stock) insurance company can quickly tell you how to obtain this protection at small cost.



If your bank account is protected against "raised" or forged checks

Giving expert, face-to-face advice on what insurance to buy and being ready to serve you 365 days of the year are two important services rendered by local agents and brokers of capitalized (stock) companies.



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New purchases—new activities—frequently change your insurance needs. A local agent or broker representing capitalized (stock) insurance companies can give you immediate service. He is never farther away than your telephone.

Why 4 out of 5 People Insure Through Local Agents or Brokers of Capitalized (Stock) Fire Insurance Companies

Buying insurance is very much like buying an umbrella. It should be strong enough to protect you in bad weather.

Capitalized (stock) insurance companies are especially well qualified to stand "bad weather"—years when insurance losses are

abnormally heavy—when current claims far exceed current income. Because capitalized companies have a paid-in capital and surplus. This gives you extra financial security and eliminates all possibility of your being assessed.



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"I believe that when I make a sale I must make a friend. And I believe that when I part with a man I must do it in such a way that when he sees me again, he will be glad—and so will I."

—ELBERT HUBBARD



Portrait of the Insurance Business

WHAT does the Insurance Business look like? Well, here's what it looks like to thousands of people the length and breadth of the land—a capable man who knows Insurance and whose word folks can depend on without qualification.

To his customers and prospects, the Agent is the Insurance Industry. Policy-holders rarely see "The Company" behind their policies. They trust the agent and go back to him for sound advice and additional protection. Since its inception the U. S. F. & G. has recognized this fundamental fact. And in harmony with it, has given agents and brokers the kinds of coverage, working tools, stability and service that make business grow.

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HOME OFFICES: BALTIMORE



"Consult your Agent or Broker as you would your Doctor or Lawyer"

AAA Insures Wheat Reserves in Crop Cover Plan

Northern of London Pro- tects Grain at Central Points and in Transit

WASHINGTON—Fire protection on the wheat reserves which are to be accumulated by the AAA under its crop insurance plan, which permits farmers to pay premiums "in kind," has been placed with Northern of London, it was learned in Washington this week.

Details of the contract were not divulged by AAA officials, but it was said the company will afford coverage on both the wheat—the first crop to be covered by the government—in storage at central points and wheat in transit. The company is understood to have made satisfactory reinsurance agreements to protect it as the reserves mount.

Award of the contract, it was said, was made only after the AAA had carefully studied proposals offered by a number of companies.

When the government's plans for crop insurance are fully in operation with respect to the several major crops which it will cover, it will be engaged in the largest insurance operation ever undertaken, it is claimed, and the fire insurance on the agricultural reserves which will be received as premiums will become a major factor in the industry.

Contract for Three Years

The contract with Northern of London, it is understood, is for a three-year term. The business is to be written at the local rates covering fire and supplemental contract and under proper forms. The Federal Crop Insurance Corporation is to furnish monthly reports of values. If more than 10,000 bushels of wheat are involved in any one loss, the contract provides that Northern is to handle the salvage and pay off on the basis of a total loss.

Speculation as to Volume

Various guesses have been made as to the amount of wheat (premiums) that will be paid into the Crop Insurance Corporation. The guesses range from 15,000,000 bushels the first year to as high as 100,000,000 bushels. Although the first crop to be insured is that of 1939, it is anticipated that a good many farmers will elect to pay in to the government their "premiums" with wheat from the current harvest. The crop insurance is entirely voluntary, so there is yet no way of forecasting just what the "premiums" will amount to in bushels of wheat. It seems likely that most of the "premiums" will find their way to the great terminal warehouses in the important grain growing sections of the country. Observers say that there is adequate existing capacity for the storage of many times what the "premiums" are likely to be.

Florida Agents Again Get Intensive Schooling

By HERVEY W. LAIRD

HOLLYWOOD, FLA.—Florida's intensive insurance short course, conducted under auspices of the Florida Insurance Agents Association, which in its second year definitely has become a set annual and very popular feature, drew agents from all over the state. L. P. McCord, chairman, introduced Roland B. Eutsler, "insurance professor" of the college of business administration, University of Florida, which helped to sponsor the course, who spoke on economic phases and aspects of insurance.

Felix Hargrett, Home of New York, Atlanta, discussed the supplemental contract and the possibilities of increasing premiums through selling this form. He feels it will be more popular in Florida than in any other state. It emphasizes broader protection and lower outlay, he said. Mr. Hargrett again spoke in the evening on general cover contracts and reporting forms, a line which he said is rapidly increasing in favor where there are separated risks. The best prospects for these forms, he said, are wholesale and retail stores and lumber yards, which usually have second locations for storage, excess stocks and machinery and usually have more than one unit.

Use and Occupancy

Use and occupancy insurance must be sold, said Clarke Smith, New York office Royal-Liverpool groups. Businesses making money are the best prospects, he said, but there are many semi-prosperous businesses to which the protection is essential. The books of every agent, he said, will disclose customers for this line. Mr. Smith in a later session discussed the same subject, taking up contingent, outside values of power plants, school tuition and other sources of increasing agency income. He also talked on rent and rental values, leasehold, explosion and civil commotion cover, and extra expense cover for plants and businesses.

Dana Johnson of W. H. McGee & Co., marine underwriters, New York, explained the inland marine lines. Agents do not sell enough of the personal effects floaters, which are good business builders, he said. Concentration of wealthy persons in Florida, especially in winter, makes the state a splendid one in which to solicit inland marine risks. Mr. Johnson also discussed transportation insurance, including the armored car contract now in general use in big centers, and department store floaters on incoming and outgoing shipments, parcel post, etc.

Discuss Survey Service

Hunter Brown, prominent Pensacola, Fla., agent and vice-president Florida association, spoke on planned production and survey service. He urged studying needs of clients, listing the various types of insurance they already carry and noting what they need.

Personal accident insurance was taken up by W. F. White of the Globe Indemnity's New York office, who said this protection dates back to 1847. Au-

tomobile liability is the only casualty cover that exceeds personal accident in volume of premiums, he said, and agents of the country receive \$40,000,000 annually in commission for selling personal accident. It is a fine medium for approach, he said, in attempting to secure many other lines.

J. M. Arnold, commercial adviser Southern Bell Telephone Company, Jacksonville, put a large group of employees through an intensive special session on office efficiency, handling of customers and caution in details. Parks Hunt, vice-president Hurt & Quin general agency, Atlanta, who spoke in the short course last year, again was on the program. Public liability business, he said, is to be found everywhere for the asking. The old idea of fitting the risk to the contract is out of date, he said. Liability policies today are fitted to the needs of clients.

Rhudy Tells of Fire

Disastrous results of an inadequately insured fire in Jacksonville last April were shown by J. T. Rhudy, Jacksonville general agent. Total loss in the block covered by the fire ran to \$300,000 with only \$105,000 insurance. There was little U. & O. or rents and rental value protection, but since the fire practically all policyholders in a large surrounding area have taken these covers and also adequate fire insurance.

Office management and routine were discussed by Oscar Beling, agency superintendent Royal-Liverpool groups, New York, who urged that agency staffs be made production minded.

Urges Use of B. D. Plan

Clarke Smith returned to urge knowledge and use of the Business Development program.

Advantages of fiduciary bonds were presented by William Love, U. S. F. & G. Study of state and national laws will greatly help in selling these bonds, he said.

H. J. McClosky, Globe Indemnity's New York office, spoke on residence burglary insurance, which he said has grown remarkably in volume. The trend is to liberalize this cover and make it more attractive. He urged the divided form as best and safest for both client and company. Safe burglary also is a

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Read Wins Reelection in Oklahoma by Handy Margin

OKLAHOMA CITY—Jess G. Read went over with a bang in his reelection as Oklahoma commissioner Tuesday. Latest available returns indicate a lead of more than two to one above his next opponent. Mr. Read has served in this capacity for more than 14 years entering as an appointee to serve an unexpired term. Since then he has been victor in four successive elections.

Much Interest in Proposed U & O Uniform Draft

Contribution Form Is Sug- gested for Use in Different Regional Sections

It is expected that a uniform contribution, use and occupancy form for mercantile risks will be adopted by the different regional governing bodies this fall, following recommendation of the committee which met in Chicago recently under the sponsorship of Paul L. Haid, New York, president Insurance Executives Association. The form is expected to be based upon the one under consideration in the middle west for some time.

The proposed form differs from all other use and occupancy contracts on the market in that it bases the amount of insurance on the gross earnings, which are defined as annual sales less cost of merchandise. Coinsurance to the extent of 50, 60, 70 and 80 percent will be employed. The present contribution forms require the assured to carry insurance on the basis of gross earnings less ordinary payroll and expense of light, heat and power.

Urged as Simplification

It is maintained that the gross earnings form with 50 percent coinsurance would result in the average assured carrying approximately the same amount of protection as under one of the common 80 percent contribution forms and paying approximately the same premium. The advantage of the gross earnings form is claimed to be the fact that it would make computing the amount of insurance required and explaining use and occupancy to the assured much easier. The common feeling in the fire insurance business now is that use and occupancy insurance has not achieved even a fraction of its proper sales because assured find the form and the whole idea of use and occupancy insurance difficult and few agents or even field men of fire insurance companies are able to explain the matter clearly. Contribution forms in common use have one item covering loss profits and fixed charges and expenses which would have been earned had no fire occurred and another item covering ordinary payroll for not more than 90 days after the loss occurred. The gross earnings form abolishes these distinctions and bases recovery on gross earnings interrupted by the shutdown, less discontinuing expenses.

Ordinary Payroll of Merchants

It has been estimated by a number of authorities that ordinary payroll of the average mercantile house constitutes an average of about 40 percent of the total gross earnings of the house. On this basis, with a small allowance for expense of light, heat and power, the amount of insurance under a form re-

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Boston Is Urged for 1939 National Association Meet

Invitation Extended at Poland Spring Gathering of New England Agents

By RALPH E. RICHMAN

Eyes of New England insurance men, looking forward to 1939, see the National Association of Insurance Agents holding its annual convention in Boston that year. By formal resolution, the annual convention of the New England Associations of Insurance Agents, meeting at Poland Springs, Me., invite the agents to go to the New England capitol city in 1939. The Boston insurance organizations already have acted or will act to urge selection of Boston. Commissioner Harrington of Massachusetts pledged cooperation of his department should Boston be chosen.

A new high in attendance records was set at Poland Springs with 460 registered, an increase of 80 over the mark reached last year. The New England gathering is coming to be looked upon primarily as a holiday event. Little or no time is given to entertainment when the state associations meet. The combined summer meeting might be called the special entertainment and social diversion convention.

Governor's Pointed Remark

At the get-together dinner, Governor Barrows of Maine in his address remarked that, "Maine was one state where Jimmy hasn't got it yet." Chairman F. W. Brodie, Waterbury, presided at all meetings and at the get-together dinner presented C. F. Liscomb, president National Association, and U. S. Senator Stiles Bridges of New Hampshire.

R. W. Pennell, Portland, who is receiving mention as next chairman of the New England advisory board, spoke for the Maine Association of Insurance Agents, saying the insurance business, like the nation, for all its faults still had first place in the hearts of those who were in it. Commissioner Lovejoy of Maine, suggested that those who deal with commissioners appear with a full, frank statement of all facts involved in the case to be decided; that nothing be asked for which might cause regret later either to the commissioner or those seeking a ruling. Mr. Lovejoy is one of the three New England commissioners from insurance ranks. The two others, who were present, are Arthur Rouillard, New Hampshire, and C. F. J. Harrington, Massachusetts.

Discusses Safe Driver

In his annual address, Mr. Brodie declared belief that reluctance of agents to accept the safe driver reward plan is more of an expression of disapproval for ignoring agents in preliminary conferences in which the plan was worked out than any criticism of the plan itself. He believed, however, a more satisfactory plan or one more likely to be permanently beneficial to companies could have been developed in joint conference. He cited three changes that were made in the extended endorsement smoke cover damage rule as an evidence of the way in which satisfactory sales and underwriting practices were worked out within a few months after introduction of a new plan, modifications which often would be made in preliminary conferences if the producing elements were given consideration.

Just now, Mr. Brodie said, the brokerage commission rule is up for discussion with company governing bodies and as a basis for discussion it is being proposed that where agents have only

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R. P. De Van, Prominent Charleston Agent, Dies

Was Formerly President of the National Association of Insurance Agents

R. P. DeVan, head of DeVan & Co., local agents at Charleston, W. Va., former president of the National Association of Insurance Agents and former mayor of Charleston, died at his home



R. P. DeVAN

this week. He suffered a stroke in 1934 and never fully recovered. During the last seven weeks he has had heart trouble. He is survived by Mrs. DeVan and two sons, Dr. W. T. and R. P., Jr., the

N. Y. Code Hearing Set for July 22 at Albany

ALBANY, N. Y. — Assemblyman Piper, chairman of the joint legislative committee on insurance law revision, has announced that there will be a public hearing on the insurance law revision at 10:30, July 22, in the state capitol.

This hearing will not cover the law affecting industrial insurance, since there will be special hearings on industrial beginning probably in September. An extensive questionnaire has been prepared by the committee and it was thought the list of questions in their final form would be sent out shortly to the companies doing an industrial business in New York state. Replies to the questionnaire will serve as a basis for the hearings.

latter being associated with the agency.

Mr. DeVan was born in New Orleans, Sept. 17, 1885. He prepared for college at Charlottesville, Va., and entered the University of Pennsylvania, graduating as a civil engineer in 1907. He traveled in Mexico for a time and engaged in the real estate business in New York and Oklahoma City. He went to Charleston and organized the chamber of commerce, serving as president in 1928 and 1929.

He entered the local agency field in Charleston in 1915 and soon became prominent in the work. He was president of the local board at Charleston for five years. He served for two terms as president of the West Virginia Association of Insurance Agents. He was elected chairman of the grievance committee of the National Association of Insurance Agents, then a member of the executive committee becoming chairman in 1937 and the next year was chosen president, serving for two years. He

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THE WEEK IN INSURANCE

AAA places with Northern of London contract insuring wheat reserves accumulated under federal crop insurance plan. **Page 3**

Insurance short course conducted at Hollywood by Florida Insurance Agents Association draws large classes; Liscomb speaks by 'phone from Maine. **Page 3**

Much interest is taken in the proposed uniform contribution use and occupancy form for mercantile risks. **Page 3**

Julian Lucas, president of a New York brokerage firm, and Ray Murphy, assistant general manager Association of Casualty & Surety Executives, will be two chief speakers at the annual convention of the National Association of Insurance Agents. **Page 5**

George A. Watson of New York, associate editor of The National Underwriter, reviews the casualty and surety experience for the first six months. **Page 17**

Commissioner Hunt of Pennsylvania, in an address, opposed attempts to have the practice of claim adjustments confined to attorneys. **Page 18**

R. P. DeVan of Charleston, W. Va., former president National Association of Insurance Agents, is dead. **Page 4**

New builder's risk form for New York State being drafted to eliminate monthly reporting forms. **Page 6**

Some rate reductions for school buses and private passenger automobiles used occasionally to carry passengers for consideration have been announced. **Page 17**

Insurance against flunking has proved popular with the students at Providence, R. I., college. **Page 19**

Important changes are announced in the farm department of the Home of New York by Frank H. Cornell, secretary and manager. **Page 4**

Boston pushed as 1939 annual meeting place of National Association of Insurance Agents at gathering of New England agents in Poland Spring, Me. **Page 4**

Program is announced for the annual meeting of the International Association of Insurance Counsel. **Page 18**

Automobile liability rate changes in Arkansas and Tennessee announced by the National Bureau. **Page 19**

Definite dates have been fixed for the midyear meeting of the National Association of Insurance Commissioners, Dec. 5-7. **Page 5**

Insurance people are taking satisfaction in the assurance that has been given that the SEC investigation of insurance company investment policy will not be turned into a smear campaign. **Page 7**

Commissioner Earle of Oregon states his position with regard to examining New York companies. **Page 5**

Interesting issues arise over the effort of the receiver of the defunct Central Mutual of Chicago to levy an assessment. **Page 19**

Proposition made to life companies to insure President Roosevelt's life for the benefit of Warm Springs Foundation. **Page 11**

Bar association and insurance committees have final conference in Chicago in an endeavor to formulate a report on the lawyer-adjuster controversy for submission at the annual meeting of the American Bar Association. **Page 17**

Chicago general agents discuss acquisition cost on automobile liability business. **Page 18**

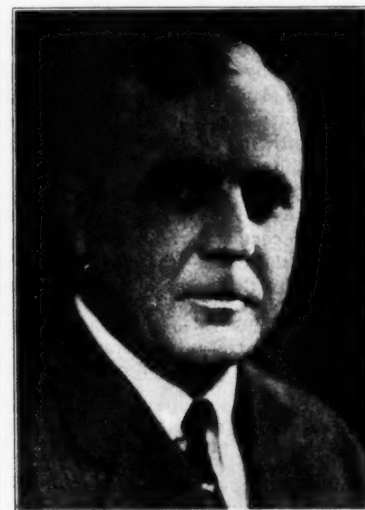
Convention report of the examination of the Washington National of Evans-ton, Ill. **Page 24**

Jacob Nelson Goes With Home in Hail Insurance Field

Prominent Specialty Man Makes Change — Cundiff and Craig Are Advanced

Jacob Nelson, who has for years been a prominent leader in the hail insurance business and who just recently resigned as superintendent of the America Fore hail department, has joined the Home in Chicago as assistant manager of the hail department under Frank H. Cornell, secretary and manager of the farm and central hail departments.

At the same time G. C. Cundiff, heretofore assistant manager, becomes associate manager of the farm department, and George M. Craig, heretofore execu-



JACOB NELSON

tive special agent with headquarters in Chicago, becomes assistant farm department manager.

L. H. Bridges, assistant manager of the hail department, who has been incapacitated by illness since last December, retains his position and when he returns to the job will share the responsibilities of the hail business with Mr. Nelson under the general supervision of Mr. Cornell. Mr. Bridges is now in Wilkinson, Ind.

Position of G. L. Tidrick

Glenn L. Tidrick, executive special agent, who was called into the Chicago office to take over some of the work during Mr. Bridges' illness, prefers to engage in field work and will now resume that activity with headquarters in Chicago.

Mr. Nelson served as superintendent of the America Fore hail department from Jan. 1, 1922. From the outset he was a principal factor in the general affairs of the hail business and was a member of the original advisory committee of the Western Hail Association. He was one of the group that devised the merit system of rating, that brought about the uniform system of adjusting and that instituted the program of reporting statistics by townships. He always has a prominent part in the meetings for hail adjusters that are held throughout the United States and Canada prior to the hail writing season.

After graduating from high school in Willmar, Minn., Mr. Nelson had five years' experience in the banking business there and then became connected with the Tallman Investment Company

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Earle States His Reasons for Probe of New Yorkers

Oregon Commissioner Declares Outside States Entitled to More Information

SALEM, ORE. — Commissioner H. H. Earle, who at the annual meeting of the National Association of Insurance Commissioners, announced that he would "move on to New York about July 15" to examine certain New York companies because the New York department would not accede to the zone convention examination system adopted by the organization, states that before the committee on examinations he called attention to the fact that in a five year period the following New York companies were either liquidated or merged:

Five Year Record Given

Aero Indemnity, liquidated; Bronx Fire, merged; Capital City Surety, liquidated; Brooklyn Fire, merged; Concord Casualty, receivership; Colonial States Fire, merged; Equitable Casualty & Surety, liquidated; American Colony, merged; Consolidated Indemnity, receivership; Cosmopolitan Fire, merged; Export Indemnity, liquidated; Aero Insurance, liquidated; American Constitution Fire, merged; Franklin Surety, reinsured; Guarantee Life of New York, reinsured; Brooklyn National Life, merged; Buffalo Mutual Life, reinsured; General Indemnity, liquidated; Empire Fire, merged; Lexington Surety Indemnity, liquidated; Long Island Fire, merged; General Surety, liquidated; Majestic Fire, merged; Greater City Surety & Indemnity, liquidated; Guardian Casualty, receivership; Transportation Insurance, merged; Lloyds of America, New York, liquidated; Union Fire, merged; U. S. Merchants & Shippers, merged; National Surety Company, liquidator appointed, 1934 (not present National Surety); Southern Surety, liquidation, 1934.

Commissioner's Responsibility

He states that of the premium income of New York companies 80 percent comes from outside the home state. It is natural, therefore, to suppose, Commissioner Earle contends, that the commissioners from other states have a real responsibility in protecting their policyholders.

Commissioner Earle recites the examination report of a New York fraternal, the Workmen's Circle which operates in Oregon by a New York examiner. Benjamin Rosenbaum was the examiner and Commissioner Earle states that he spent seven months and nine days in the examination work. In a letter to the New York department Mr. Earle states that the report reveals a decrease of \$810,000 in surplus. It has a surplus of about \$2,000,000. Mr. Earle states that the examiner makes 19 criticisms and recommendations and in his report indicates that some of these have been recommended by previous examiners. The Oregon commissioner said it would seem that inasmuch as previous examiners have made criticisms the New York department should have seen that they were carried out if they were justified. The report was dated Aug. 9, 1937.

Should Be Put in English

On March 1, he said, the Oregon department received a special examination of the Workmen's Circle by the same examiner. He recites a number of points made in the supplemental report and calls attention to the "outstanding achievement of this examination, viz.,

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Credit Security Stressed at New England Muster

T. A. Fleming of the National Board Points Need for Education

T. A. Fleming of New York City, director of conservation National Board, in speaking before the New England Associations of Insurance Agents on credit security, said that banks, building and loan associations and automobile finance



T. ALFRED FLEMING

companies consider adequate insurance coverage essential to their loans on cars or real estate. He asked why the same rule should not apply to those who borrow from business firms in the granting of financial credit. Money in each case is of equal value but does not have equal protection. He called attention to the fact that American commerce is carried 95 percent on credit and 5 percent cash.

Credit has been dependent all along on insurance protection as the only bulwark which lasts after a tragedy. For this reason a local agent must be able to survey intelligently each individual

Says Roosevelt Has Not Violated Law

Superintendent Pink of New York states that the insurance department has made a study of the published account of James Roosevelt's insurance activities as set forth in an article in the "Saturday Evening Post" by Alva Johnson. Superintendent Pink says, "Department counsel finds no statement which indicates a violation of the insurance law of this state."

property, recommending the amount of each type of insurance for the risk and the proper policy form. This is the obligation and responsibility of the agent or local board, for, he said, insurance in all phases builds the only reliable background not only of credit but of commercial prosperity.

Mr. Fleming said that the National Association of Credit Men has devised a comprehensive insurance questionnaire to be submitted with the usual mercantile form to all individuals and firms desiring credit. This creates a groundwork on which credit and insurance men can operate in harmony.

Forum Meetings Held

A series of forum meetings have been held in recent months with leading credit groups sponsored by officials of stock companies. Questions were answered by local agents, clearing up many misconceptions in the minds of the credit men and giving counsel in adequate protection for individual cases. In 35 cities, these forums have been held. In most cities an insurance advisory committee has been appointed by the credit associations.

W. Owen Wilson of Richmond, Va., he said, heads the credit committee of the National Association of Insurance Agents. In addition to the 35 cities, 30 others have planned similar cooperation. It is expected that this year every city of the 122 having an auxiliary as member of the National Association of Credit Men will be working out a cooperative insurance-credit program.

Mr. Fleming said that what is needed most is the education of credit men and business executives in the various types of protection.

Firemen's Men Promoted



B. L. BOYNTON

Much interest is taken in the southwestern department of the Firemen's group at Dallas in the promotion that came to B. L. Boynton and N. W. Parker following the resignation of Vice-president O. L. Brooks, who has been in charge of the department and becomes president of the Globe & Rut-



NORRIS W. PARKER

gers Fire. Therefore the Firemen's group decided to have a joint management. Mr. Boynton and Mr. Parker were elevated to the position of second vice-presidents. Mr. Boynton has been associate manager with Mr. Brooks. Mr. Parker has been in charge of Arizona. Both are highly successful men.

Two Notable Men Are to Speak at the Agents Meeting

Ray Murphy and Julian Lucas Will Appear at St. Paul Convention

NEW YORK—Julian Lucas, president of the New York brokerage firm of Davis, Dorland & Co., and Ray Murphy, assistant general manager of the Association of Casualty & Surety Executives, will be two of the principal speakers at the annual convention of the National Association of Insurance Agents to be held at St. Paul, the week of Sept. 26. Mr. Lucas will speak on revision of the New York standard fire insurance policy, and Mr. Murphy will talk on casualty and surety public relations.

Mr. Lucas has long been an exponent of revision of the standard policy. He has cooperated actively with Superintendent Pink of New York department in an effort to secure such revision. He spoke on the subject at the meeting of the National Association of Insurance Commissioners in Quebec. He was president of the National Association of Insurance Brokers for two terms, 1935-1937, and in this capacity frequently represented his organization in conferences with the National Association of Insurance Agents and a number of underwriting and rating bureaus.

He entered the insurance business in 1889 with Benedict & Benedict, as office boy. He was one of the original organizers of Davis, Dorland & Co., having been a partner in the firm when it was established in January, 1899. He was elected president in 1921.

Mr. Murphy Notable Figure

Mr. Murphy is a notable public figure, having served as national commander of the American Legion in 1935, when he was insurance commissioner of Iowa. He traveled extensively during his term of office, having obtained a leave of absence from the insurance commissionership for his term of service. As a member of the National Association of Insurance Commissioners, he played an active part in the affairs of that organization. Mr. Murphy is a native of Iowa, won four sports letters when attending the University of Iowa, and was admitted to the bar in Oregon and Iowa, following his graduation.

He has a speaking engagement in Los Angeles, immediately before the St. Paul meeting, but he will travel by plane in order to be present.

Definite Date for the Commissioners Muster Set for Dec. 5-7 in Iowa

The tentative dates for the mid-year meeting of the National Association of Insurance Commissioners were set for Dec. 5-7 at the Fort Des Moines Hotel, Des Moines, with Commissioner M. V. Pew of Iowa as the host commissioner. These dates have now been established officially and Commissioner Pew has notified Superintendent Pink of New York, chairman of the executive committee. The Association of Life Insurance Presidents has set its annual meeting for Dec. 1-2 at the Waldorf-Astoria, New York City, which will enable anyone attending that meeting to make the run to Des Moines.

A stag outing will be given by the Insurance Office, general agents St. Louis Fire & Marine, Cincinnati, July 19, at the Summit Hills Country Club, Ft. Mitchell, Ky. Golf, baseball, swimming and cards will be features. R. P. Beaudry is manager of the agency.

Hazards of Air Conditioning Discussed by S. V. James

Engineer of Underwriters Laboratories Speaks Before Ohio Fire Underwriters Association

CEDAR POINT, O.—If full advantage is taken of the most up-to-date knowledge, it is possible to have reasonably safe and acceptable air conditioning installations, according to Sidney V. James, engineer casualty and automotive department Underwriters Laboratories, Chicago, in speaking before the summer meeting of the Ohio Fire Underwriters Association. Despite the fact that installation of air conditioning equipment has grown with phenomenal rapidity and given rise to many fire hazards, there are now well established safe practices and suitable equipment available, he said.

In the course of his talk, which was illustrated throughout by slides, Mr. James pointed out the fundamental functions of an air conditioning system, describing its usual construction features with particular emphasis on fire hazard effects of introducing such construction into buildings. Also were described the fire hazards due to each item of equipment, particularly ducts, duct linings and laggings, filters, refrigeration, and an analysis of existing codes and standards applicable to the situation.

Use of Photo-Electric Eye

Mr. James mentioned the possible use of the photo-electric eye, upon which many successful experiments have been conducted, as a means of detecting the presence of smoke caused by fire in conditioning systems. The photo-electric eye can be placed at one or more locations in the air duct system. Any smoke passing through the ducts automatically breaks the circuit of the photo-electric beam, shutting off the blower to prevent spread of fire and sending out an alarm. Smoke damage frequently creates a loss far in excess of that caused by the actual fire, he said. He referred in this connection to the damage caused in a large department store in Detroit last year by a fire starting from an excess accumulation of oil and oil soaked lint in the air ducts. Damage amounted to \$110,000, principally caused by smoke spreading throughout the vertical duct system. This fire not only illustrated the possible use to which the photo-electric eye could be put but also the need for keeping air filters and ducts free from excess dust and combustible materials, he said. He recommended automatic dampers be installed in all air intake and outlet openings.

Duct Linings Discussed

The use of combustible materials for sound-deadening was especially condemned as a dangerous practice. The most common combustible duct-linings are being made of wood fiber, he said. These are readily flammable especially when coated with a light film of oil as frequently happens in systems using oil as a means of catching accumulated dust at the air intake. Non-combustible linings are generally made of mineral wool, limestone crushed and heated then blown into a fibrous substance. The principal objection to its use, he said, is that the fibers are generally short and brittle and frequently break away from the duct walls. A recent development in this direction is a perforated sheet metal cover used to hold the lining in place.

Hazard of Refrigerants

Comparative hazard of refrigerants in both direct and indirect cooling systems was also given by Mr. James and illustrated by slides. Seventeen refrigerants were given with their physiological action on humans, relative warning of their presence, toxicity, apparent ignition tempera-

Heads Insurance Group in Credit Association



DON C. CAMPBELL, Chicago

Don C. Campbell, credit manager in the western department of the America Fore at Chicago, who has come into prominence as chairman of the insurance group of the National Association of Credit Men, has served in that capacity for the last seven years, has taken special interest in the insurance section and is developing it into a very useful medium. He attended the Roxbury Mass., Latin and Boston Latin schools, the Lowell high school at San Francisco, went to the University of California, got his law degree at Webster College, Chicago. He served as law clerk and stenographer, then did traffic and accounting work in the Stock Yards at Chicago. He entered the credit line with the Electric Appliance Manufacturers, becoming its credit man.

He established the first insurance credit system for an insurance company department in Chicago under Manager F. P. Hamilton of the Queen in 1923, when its western branch was running at a high gear. The plan was developed according to his own ideas. Later he became special agent in the credit insurance department of the Ocean Accident. He established the credit department in the western office of the America Fore in 1926 under Secretary H. W. LaRue. He is regarded as one of the best posted men in credit as it applies to insurance in the country.

ture, explosive range—percentage of volume, and maximum explosion pressure—pounds per square inch. Sulphur dioxide, which is active physiologically, was given as having the most serious effect in the toxic group. Two refrigerants which are inactive physiologically, are "Freon-12" and "Freon-114" which have relatively little effect as to their toxicity, making ideal refrigerants. They are also non-combustible.

Completion of the Merger

PROVIDENCE, R. I.—Announcement is made of the completion of the merger of the Merchants Mutual Fire with the Blackstone Mutual Fire, as of June 30, with consolidated assets of \$5,212,878. The Blackstone announces establishment of offices in New York City, Charlotte, N. C., and Birmingham, Ala., with a resident representative in Toronto.

To Have Educational Course

President G. E. Clark of the New Hampshire Association of Insurance Agents has appointed a committee of three, J. Frank DeMerit, A. B. White and Everett W. Webster, to work out a plan for a short course of insurance at the University of New Hampshire.

New Builders' Risk Contract for New York State Soon

Agents and Underwriters Expected to Welcome Many Advantages of Form Being Drafted

A new builder's risk form in New York State is expected to be ready soon, it was announced by Manager Lawrence Daw of the New York Fire Insurance Rating Organization at the annual summer meeting of the Underwriters Association of New York State in Syracuse.

While all details have not been worked out, Manager Daw indicated the new form would eliminate the monthly reporting forms which have caused some confusion in the past, and numerous criticisms on the part of the stamping office.

Under the new form the entire amount of insurance would be written at the beginning, with permission to complete, and the rate charged would be approximately 55 percent of the building rate until the building is completed and turned over to the owner. It is believed the new form will be welcomed by agents and home office underwriters, and will result in a much easier method of writing this type of insurance.

Rescission Order Will Stand

Protest Filed on Pacific Coast Against Application of Safe Driver Plan Is Overruled

SAN FRANCISCO—From New York comes word of the futility of the protest filed by the fraternity upon the Pacific Coast against the recent rescission by the National Automobile Underwriters Association of its previously adopted safe driver reward plan, in so far as it applied to the property damage of the fire and theft policy. As already stated the automobile property damage premiums of the stock fire companies are approximately \$1,000,000 annually; one-third of the amount, however, coming from business on the west coast. The local men objected to the governing association's withdrawal of the award concession after its promulgation, fearing it would have an adverse effect upon their business, and made known their position to the powers that be in the east. The latter after considering the matter, it is understood, decided to stand by their guns, and held the rescission order, taken at the suggestion of the casualty companies, would stand.

N. Y. Proposal Would Delay Regulations' Effective Dates

ALBANY, N. Y.—Rules and regulations of the New York department would not be effective until filed in the office of the department of state, according to a proposal introduced at the New York state constitutional convention here by the committee on legislative powers. The proposal, which was advanced to the committee of the whole without reference, would add a new Section 10 to Article 4 of the constitution to provide that "no rule or regulation made by any state department, board, bureau, officer, authority or commission, except such as relate to the organization or internal management of a state department, board, bureau, authority or commission shall be effective until it is filed in the office of the department of state." The legislature would be directed to provide by appropriate laws for the speedy publication of these rules and regulations.

As far as the insurance department is concerned, the inclusion of this proposal in the constitution would be merely a matter of routine, since it is unlikely that the small amount of time involved in delaying the effective date of a rule

Flashes of New England Agents Convention

The behind the scenes man who serves all chairmen of the New England advisory board in arranging for the convention of the New England Association of Insurance Agents is Warren S. Shaw, secretary, Brockton, Mass. He takes care of those scores of details which make the convention run smoothly and with which most convention-goers are unfamiliar.

Commissioner Arthur Rouillard of New Hampshire reported at the Poland Spring, Me., meeting a marked decrease in automobile accidents in his state this year. How much, if any, may be due to a new responsibility law can not yet be determined, but he and agents in the state believe some of the reduction comes about because of the law and difficulties it sets up in getting insurance by those who have had accidents. Mr. Rouillard and New Hampshire agents hope the law will remain unchanged for at least another year to permit a test to be made of its effectiveness.

Fred Smith, Haverhill, Mass., former chairman New England advisory board, has made rapid recovery. He and Mrs. Smith attended the convention.

E. F. Livingston, former president Vermont Association of Insurance Agents, was on hand as a guest. He has sold his agency.

Vice-president H. P. Dunham and Superintendent of Agents Randolph Brown were official greeters for the American Surety.

One secret of speakers who grip attention as did Messrs. Fleming and Sells in the last session is their citation of one example after another. The human story, exact details and resulting victory or catastrophe is a sure shot formula.

The F. W. Wilkins Company agency in Portland has been sold to Deering Noyes.

A. S. Gray, H. McKay and Roger Wight were on hand from Hartford for the Travelers.

Philip F. Lee, vice-president of the United States Fidelity & Guaranty and Harry F. Ogden, vice-president of the Fidelity & Guaranty Fire, went up from Baltimore.

The Peerless Casualty distributed a unique pencil upon which was imprinted a table of bridge scores.

C. F. Liscomb, president National Association of Insurance Agents, telephoned an address from Poland Spring to the educational meeting of the Florida association in session at Hollywood, Fla. He commended the educational program of the Florida organization and stressed the public need of training and developing younger men in the business. This, he said, could not be done except with willing cooperation of veterans.

Louis Iverson, Boston and Old Colony, and Spencer Welton, Massachusetts Bonding, convention regulars, were early arrivals.

Rupprecht on Coast Trip

C. F. Rupprecht, former assistant U. S. manager of Commercial Union, who recently joined the head office executive staff of North America, is on his way this week to the Pacific Coast for several weeks, to get acquainted with the North America organization in that territory. He expects to make some visits in Chicago Thursday of this week, en route. He is well acquainted on the coast, as he served at one time as assistant coast manager for Commercial Union.

Dreher Heads New Committee

Ray C. Dreher, Boston and Old Colony, has been appointed chairman of a committee of the Insurance Advertisers Conference to cooperate with the National Board in its public relations program. Other members are W. L. Lewis, Agricultural; C. A. Palmer, North America; H. E. Taylor, American, and C. E. Freeman, Springfield.

or regulation until it could be filed with the department of state would ever be an important matter.

See Little Cause for Alarm in U. S. Insurance Quiz

Assurance Given That Investigation of Investment Policy Not Smear Scheme

NEW YORK—Now that the long-heralded administration - Congressional monopoly investigation has actually got under way, insurance men are wondering what tack will be taken in connection with insurance. Only the investment side of insurance comes within the scope of the inquiry. Powers are so broad that there is no definite indication of the course of the investigation.

If the investigation sticks to the lines announced by Senator O'Mahoney of Wyoming, acting as spokesman for the Congressional representatives and administrative agency representative on the investigating committee, there is apparently little danger of activities of a disturbing type. The SEC is to have charge of investigating the investments of insurance companies as they relate to their use as an instrument of economic power. This rather general objective, as part of a monopoly investigation, might logically be taken to mean that the government wishes to ascertain whether insurance companies, because of their control of vast amounts of assets, are tending to foster monopolistic activities.

Companies Large Investors

The reason for including insurance companies in the monopoly investigation appears to be based solely on the fact that they are extremely large investors, as a group and, in many cases, individually. However, since the investments of insurance companies, particularly in the life field, are mainly in liens rather than equities, it is difficult to conceive of insurance companies exercising the close control that is generally thought of in connection with the term monopoly.

Several reasons appear for not taking an alarmist view of the coming investigation. First, insurance investments, because of detailed reports to insurance departments, have long been an open book and if there were anything to criticize it probably would have been aired before this time. Second, the SEC has consistently pursued a constructive policy and shown a reasonable attitude. It has not sought to make mountains out of molehills merely to glorify itself. Furthermore, the SEC is going about its work with thoroughness and has already created a new division known as the monopoly study, under the direction of T. C. Blaisdell.

Third, there is the assurance of Senator O'Mahoney that not only would no punitive policy be pursued in conducting the investigation but that he would regret any such impression getting around, since this in itself would be harmful.

"This is going to be an objective study to be approached from a broad economic front," said Senator O'Mahoney following the conference of Congressional and administrative representatives. "There was complete unanimity and harmony. The purpose of this committee is not to pillory any industry or group, but to draw a broad picture of how an American industry operates."

The SEC will also study investment banking, with a view, it is understood, to determining whether there is any significance in the so-called centralization of capital, and the corporate finance situation, including holding companies, investment trusts, and voting trusts.

The monopoly investigation's preliminary work will be split up among six

government agencies. Public hearings will begin next September, O'Mahoney said. In the meantime, the six agencies will work up their evidence and present it to the investigators in advance of the public hearings.

Parker Feted on Move to Dallas; Berry Successor

N. W. Parker, who recently was promoted to second vice-president and joint manager Firemen's of Newark group, in the southwestern department with headquarters at Dallas, Tex., was guest of honor at a "farewell" banquet in San Francisco. He formerly was district manager in Arizona. Fred W. Sullivan, vice-president, was toastmaster. A number of Mr. Parker's friends from Arizona attended, including W. C. Miller, Art Callahan, C. W. Bond, W. H. Williams and E. Murphey, Jr., Tucson; J. R. Heron, Globe; K. S. Clark, Temple and Taylor Roberts, Phoenix. F. W. Franzen, vice-president from the home office, spoke briefly. Brief talks also were made by Vice-president Sullivan, F. E. Chadwick, second vice-president, and Mr. Parker. Mr. Parker joined the group in 1932 as special agent in southern California. Representing southern California territory was F. J. Hagan, assistant secretary in charge at Los Angeles. Mr. Parker, who recently was married, was presented a sterling silver flat service by employees of the Pacific department. He and Mrs. Parker plan to motor to Dallas where he will assume his new duties July 15.

J. G. M. (Jack) Berry, who has been with the group in Arizona for two years assisting Mr. Parker, and who formerly was with the companies in San Francisco, has been appointed Arizona state agent and will be assisted by a special agent whose appointment will be made shortly.

Promotes the Jersey Fire

The Meserole group has filed notice of intention to organize the Jersey of New York. The fleet consists of the Pacific Fire, Bankers & Shippers and the New Jersey. The new company will have \$200,000 capital and \$100,000 surplus.

F. G. Oliver, local agent at Onawa, Ia., for 32 years, has taken his son, Willard S., as a partner.

Ernest Bjorklund, Jr., and F. L. Dousman have formed the Bjorklund-Dousman Agency in the Pioneer building, St. Paul.

Sylvester V. Metts, 55, Struthers, O., agent, died of a heart attack, having been in ill health for several months.

Aetna Life Employees Given Surplus Plants

HARTFORD—Tucked away in a far corner of the 23-acre grounds of the Aetna Life here is a little greenhouse that is seeing unusual activity around 4 o'clock these days. A fair sized crowd of employees can be seen each afternoon waiting in line to enter the house—and later emerge with a bundle of flowers. The reason for the popularity of the place is that there is no charge being made to them for the plants. That is a custom which has been followed since the company moved into its new building and grounds in 1931.

The plants, distributed to all employees desiring them, are the surplus plants grown from the numerous flower beds adorning the spacious grounds. They are all raised in the greenhouse, but a large surplus is available each year because an extra quantity is grown. Although the number of plants given to employees varies from year to year, it is always in the thousands.

While snap-dragons, French and American marigolds, salvias and zinnias are among those most in demand, no one flower enjoys a distinct popularity over the others.



Think Wisely, Agent!

An Agent must think of security—and choose a Company firm in its financial strength.

An Agent must think of his future—and select a Company helpfully concerned with his welfare.

An Agent must think of his success—and affiliate himself with a Company both modern and progressive.

Are you thinking wisely?



PHILADELPHIA FIRE and MARINE INSURANCE COMPANY

HEAD OFFICE: 1600 Arch St., Philadelphia, Pa.

NEW YORK OFFICE: Central Fire Agency, Inc.
92 William Street, N. Y. C.

CHICAGO OFFICE: 209 West Jackson Boulevard

SAN FRANCISCO (Fire 425 Montgomery St.

OFFICES: (Marine 222 Sansome St.



NEWS OF FIELD MEN

Underwriters Hold Gathering

New York State Organization in Summer Session at Syracuse Hears of Activities

J. R. Ryan, chairman executive committee, Underwriters' Association of New York State, reviewed work of the committee at the summer meeting held in Syracuse. It was pointed out that the executive committee has recommended to the companies' committee that a change be made in rules applying to smoke damage under the extended coverage form whereby provisions under supplemental form number 4 will be the same as those in the regular form.

Chairman Leon Howell of the farm committee reported on activities, outlining proposed changes in connection with farm forms and underwriting practices. Experience of companies on farm insurance was reviewed and suggested changes now being considered were outlined.

A proposal to create a relief fund for the benefit of distressed members under supervision of the "Old Association" was tabled until the annual meeting in January. A. J. Halsey, permanent president, was in the chair.

Summers in Chair

President J. W. Summers of the Underwriters Association presided in its meeting. Members indulged in recreation on Oneida Lake in the afternoon. A golf tournament was held.

Prizes were awarded at dinner. The prizes included a silver cup to the best golfer. W. T. Bessant, chairman entertainment committee, assisted by R. E. Wands and S. W. Ross, committee members, made the awards.

At the association meeting in the morning, Secretary Daw reported on the new insurance library which was started a few months ago, sponsored by President Robert Constable of the Syracuse Field Club, with cooperation of Mr. Daw. The library is maintained in the offices of the rating organization, and already contains a number of insurance publications. Use of the facilities is available to any member of the association, or to any person identified with stock fire insurance in New York State.

Resolutions were passed on the deaths of three former members, F. C. Masoner, Connecticut Fire; F. F. Buell, Agricultural, and W. S. Quinterro, Boston.

Reservations Increasing for Grand Nest Meeting

General Chairman V. W. McKinney of the committee in charge of arrangements for the grand nest meeting of the Blue Goose to be held in Los Angeles Aug. 23-25, reports an increasing number of reservations.

One of the features of the meeting will be exemplification of the ritualistic work by the San Francisco pond at the opening day's session. The team will be composed of 11 past most loyal ganders, and most loyal gander. E. W. Bostin, L. A. Colburn, W. E. Griffith, J. W. Stevens, D. M. Christian, E. M. Northrup, G. N. Cusick, W. E. Schoppe, R. E. Swearingen, H. V. Stockton, and S. E. McPherson are members of the team. M. E. Finney will deliver the "charge."

Plan Speakers in Denver

DENVER — At the regular Monday luncheon meet of the Colorado Blue Goose plans for future expansion of the weekly get-together were made. Although there have been no speakers previously, it is planned to honor three or more speakers a week, chosen from prominent insurance men in Denver. Attendance has been consistently good, with all members responding.

Old Time Hoosiers Honored

Indiana Fire Underwriters Association Recognizes Many Former Field Men Who Traveled in That State

At the annual meeting of the Indiana Fire Underwriters Association, a number of former members were elected to honorary membership. These are notable that formerly traveled in Indiana and were identified with the field organization. Those so honored are:

W. N. Achenbach, western manager Aetna Fire, Chicago; H. F. Berry, vice-president New Hampshire Fire; Horace W. Boyd, retired assistant western manager, Royal; T. J. Butler, superintendent of agencies Travelers Fire, Hartford; Rush W. Carter, manager farm department Aetna Fire, Chicago; Carl Clausen, manager western department London & Lancashire, Chicago; C. A. Cook, retired farm state agent Fidelity-Phoenix, Indianapolis; Carroll L. DeWitt, retired assistant U. S. manager Eagle Star, Bronxville, N. Y.; T. R. Dungan, manager brokerage department America Fore, Chicago; Ivan Escott, vice-president and secretary Home of New York; W. M. Frink, assistant U. S. manager Norwich Union Fire, New York; F. A. Gantert, president Fidelity & Guaranty Fire, Baltimore; J. A. Gauer, superintendent brokerage department Hartford Fire, Chicago; O. C. Gleiser, assistant U. S. manager Commercial Union, New York; Ira D. Goss, manager farm department America Fore, Chicago; L. W. Grupe, retired assistant western manager, Northern Assurance; John Hollerith, retired secretary inland marine division North British & Mercantile; M. O. Jones, adjuster Fireman's Fund, Chicago; F. W. Koeckert, U. S. manager Commercial Union; W. L. Leonard, general agent Fireman's Fund, Chicago; Rush B. McClure, branch manager Royal Exchange, Chicago; P. C. Metzger, assistant agency superintendent London & Lancashire, Chicago; John L. Meyer, superintendent production department Hartford Fire, Chicago; R. E. Minner, assistant to vice-president National Liberty, New York; K. S. Ogilvie, western general agent Norwich Union Fire, New York; H. S. Payne, assistant general adjuster the Home, New York; W. H. Potter, Chicago man-

ager Phoenix of Hartford; W. H. Riker, western manager North America, Chicago; R. D. Safford, Travelers Fire; William A. Seeley, superintendent of agencies Crum & Forster, Freeport, Ill.; W. M. Shaw, secretary Phoenix of Hartford; L. F. Summers, chief engineer America Fore, Chicago; John Weddell, special representative Western Factory, Cleveland.

Royal Exchange Group Announces Changes in East

The Royal Exchange group, announces several changes in the field staff. Walter J. Helm, Massachusetts general agent for the Royal Exchange Assurance and Provident Fire of New Hampshire, will assume control of production for all companies of the group with the title of branch manager of the Boston branch, including the Car & General which handles casualty business.

John S. McCormick, special agent for the Royal Exchange and the Provident Fire in the Connecticut, New Hampshire, and Vermont territories will transfer from Hartford to the Boston office as special agent working with Mr. Helm, and will retain his connection with agents in New Hampshire and Vermont.

Roy Williams, special agent for the Royal Exchange and Provident Fire in New Jersey, transfers to Connecticut to cover the state, except Fairfield and Litchfield counties, as successor to Mr. McCormick.

Urner Goes to Pittsburgh for the Great American

F. H. Urner, state agent of the Great American group at Baltimore, has been appointed manager of the Pittsburgh office of the Great American and Great American Indemnity and the Pittsburgh service office of the American Alliance, Rochester American, Massachusetts F. & M., Detroit F. & M., County Fire and American National Fire. He succeeds D. E. Maclay, who has been appointed vice-president and secretary of the County Fire at the head office. T. E. Margerison is field supervisor for the Great American Indemnity; W. M. Welch, claim adjuster and A. D. Brown, underwriter. A. S. Daughtridge and S. M. Wilson are special agents of the Great American Fire.

Shift Baumann to Boston

The Corroon & Reynolds group has transferred W. A. Baumann, special agent at Hartford, to Boston, succeeding T. J. Butler, who resigned to join the Pacific National. Mr. Baumann has been with Corroon & Reynolds for a considerable period of years in the home office and in the field. He has demonstrated a high degree of ability in co-operating with agents in the development of business.

Arthur Vieser, who has been an examiner at the home office, succeeds Mr. Baumann at Hartford as special agent. He has been with Corroon & Reynolds for 10 years and is thoroughly equipped by his training and experience to assume his new duties. Both Mr. Baumann and Mr. Vieser will work under the supervision of P. A. Cosgrove, general agent in charge of operations in New England.

Tufts Back to New England

Joseph A. Tufts, vice-president and secretary of the County Fire of the Great American group, is returning to New England, where he formerly traveled, to act as special agent for the three companies of the group in southeastern Massachusetts and Rhode Island. He will succeed Charles O. Foster who has been transferred to the New York suburban field. Mr. Tufts was special agent for the Phoenix Assurance in New England before the war. After service in the army he traveled several New England states for the Great American, later became assistant secre-

tary of the Massachusetts Fire & Marine in Boston, then agency superintendent at the head office of the group in New York City and in 1933 was made vice-president of the County Fire in Philadelphia.

M. C. Moore in New Position

M. C. Moore, for a number of years special agent in Texas for the Hartford Fire who becomes Dallas manager for the American Indemnity of Galveston, has established offices in the Kirby building. He will supervise the business in north Texas. He is a native of Tennessee and started his career in the Rice & Belk agency at Houston in 1917. He left in 1919 to go to the home office of the Niagara Fire, remaining until 1921 when he returned to Texas.

N. J. Specials Hold Dinner

NEWARK—The New Jersey Special Agents Association, of which G. H. Buckingham is president, held a dinner-meeting at Suburban Golf Club, near Elizabeth, N. J. President Buckingham announced appointment of committees. The executive committee includes H. W. Wittich, J. F. Luehs, R. F. Moore and the officers. Committees are: Entertainment, P. M. Winchester, N. S. White, H. W. Puschel, T. R. Roller, and F. W. Hoops; membership, S. R. Howard, W. A. Bruckmann and Joseph Sorge; auditing and finance, Henry Borchers, P. G. Burleigh and O. S. Day. Meetings will be held during summer months.

Honor H. G. Alexander

KANSAS CITY — Harold G. Alexander, special agent in Missouri for the Northwestern National Fire, who has been promoted to manager of the home office branch of the company in Milwaukee, was honored by the Heart of America Blue Goose upon his departure to take over his new duties.

Harold T. Smasal, who has been in the home office underwriting department, succeeds Mr. Alexander as Missouri special agent.

Name Executive Committee

G. W. Mercier, Hanover, president Indiana Fire Underwriters Association, announced members of the executive committee: R. C. Walker, Liverpool & London & Globe, chairman; R. P. Elder, Fidelity-Phoenix; A. W. Schmadeke, Atlas; D. G. Kaka, Home; C. W. Blackard, New Hampshire Fire; C. R. Watkins, New York Underwriters, as vice-president, automatically is a member of the executive committee.

Ohio Outing This Week

The Ohio Fire Underwriters Association is holding its annual outing this week at Cedar Point. Sidney B. James, Underwriters Laboratories, spoke on "The Fire Hazards of Air Conditioning Equipment" on Wednesday. Varied entertainment has been provided for those in attendance at the outing, a feature of which will be a water baseball game between teams made up of southern and northern Ohio members of the association.

F. J. Kutter Retires

The New York Underwriters announce the retirement of F. J. Kutter, Spokane, Wash., special agent for many years.

Duncan to Wichita

Eberle & Co., general agents of Oklahoma City, have appointed Bob Duncan, formerly of the Oklahoma office, as special agent for western Kansas with headquarters in Wichita.

Offers Life Insurance Program

The Reliance Mutual Life of Chicago has consummated a blanket coverage program for members of the Indiana Blue Goose. V. V. Moore, superintendent of agencies, attended the annual meeting at Lake Wawasee and explained

New Illinois Head



R. H. GREGG, Peoria, Ill.

R. H. Gregg of the Crum & Forster group with headquarters at Peoria, is the new president of the Illinois Fire Underwriters Association. He served as vice-president last year. He is one of the foremost field men of Illinois.

the proposed life insurance program. The Reliance Mutual Life inaugurated its special coverage for the Illinois Blue Goose last December. It expects to submit the plan to other state ponds.

Kehmnle Assists Beatty

W. E. Kehmnle, formerly with the New York office of the New York Underwriters, has joined the Louisville field office, as assistant to State Manager Paul Beatty.

Oregon Pond Elects

Louis N. Brainerd has been named most loyal gander of the Oregon Blue Goose. Wilson E. Schiffer was advanced to supervisor; Roy F. Owen, custodian; Ralph G. Giesy, guardian; Harold S. Hays, keeper; L. F. Centro, welder.

McBeath Is Elected

VANCOUVER, B. C. — The new officers of the British Columbia Blue Goose include Most Loyal Gander J. P. McBeath; supervisor, Bradford W. Heyer; custodian, Hugh Kirkup; guardian, F. Temple Keeling; keeper, Rosh Winckler; welder, Angus McDonald.

Wyoming Meeting Planned

DENVER — The agency advisory committee of the Mountain Field Club will hold a special meet in Casper, Wyo., early in September, for Wyoming field men and agents.

Death of Mrs. R. R. Hayes

OMAHA—After losing their son during childbirth on Saturday, Mrs. Robert R. Hayes passed away in Omaha Tuesday morning. Mr. Hayes is special agent for Crum & Forster companies in Nebraska. Funeral services were held in Milwaukee on Thursday morning.

Allied American Mutual Fire of Boston has been licensed in Ohio.

AS SEEN FROM CHICAGO

THREE NEW W. U. A. MEMBERS

Western Manager George H. Bell of the National of Hartford has had his three assistant managers join the Western Underwriters Association in an official way as members, they being L. R. Hanawalt, E. J. Silhanek and E. H. Forkel.

WILL MEET AT HOT SPRINGS, VA.

The semi-annual meeting of the Western Underwriters Association will be held at the Homestead Hotel, Hot Springs, Va., Oct. 4-5. This is later than the usual official date, which is the third Tuesday and Wednesday of September, but the latter conflicted with some important conventions that members desire to attend and furthermore it was almost impossible to get hotel accommodations at the usual meeting time.

GOES TO FIDELITY & GUARANTY

Otis L. Butler has become connected with the Chicago branch office of the Fidelity & Guaranty Fire as engineer. He was formerly connected with the Chicago Board and later was associated with the Chicago agency of Bartholomay - Darling - Clarkson Company. E. H. Follingstad is head of the fire department.

MANY CLAIMS FROM FARMS

Farm writing companies report so far this year a far greater number of hail and windstorm losses. These claims come from an extended area. The weather has been uncertain and with hail included in the windstorm policy there have been more claims. So far farm agents as a body have not sold the extended coverage to any great extent. However, some have taken hold of it and are putting their best policy-

holders in that class. It will take some time, farm men say, to get the agents in a proper frame of mind that they will see the desirability of selling the full coverage.

FIRE DEPARTMENT MAKES AUDIT

The Chicago fire department has started to audit the returns by companies and agents for the fire department pension fund. Until the returns filed a year ago there was no audit made. Now an appointee of the department is making the rounds. He states that he has found no case where there was deliberate intent to evade the tax. He does find, however, errors and from the actual returns after audit he gets more than pays his salary.

TAX DRIVE IN CHICAGO

A drive on fire companies delinquent in paying the 2 percent fire premium tax in Chicago, recently started by the city controller's office, has resulted in a large number of remittances covering as far back as 1931. Many of the sums covered writings in pools such as Underwriters Grain Association, Western Factory Insurance Association, Western Sprinkled Risk Association, Stock Company Association, etc., which the companies for one reason or another had not reported with their regular writings. The total tax thus collected so far amounts to approximately \$10,250 covering aggregate fire premiums of about \$515,000 for various years since 1931. The campaign of the city controller's office initiates a new policy of auditing companies fire returns. In past years the companies' returns were not questioned. However, under James Corbette, who has charge of the fire premium tax collections, companies may be called on to produce records substantiating the amounts of their

remittances. This change in policy, it was said, is not due to companies deliberately having misled the controller's office, but to differences in opinion as to sums taxable and varying interpretations of the tax law and its application. In the past, some companies, especially smaller mutuals and lesser known stock companies, have been very slow in remitting. Some of the collections this year is due to following these up and insisting upon remittance. Few returns for 1938 so far have been filed. These few, with comparative figures for 1937 and 1936 (the fiscal year in all cases ending June 30) are:

	1938	1937	1936
Graphic Arts Mut...	\$1,259	\$1,339	\$1,556
Industrial Mut...	2,545	3,547	1,391
Rubber Mfgs. Mut.	7,090	7,095	2,781
Cot. & Wl. Mf. Mut.	7,090	7,095	2,781
Carolina Mut.....	497	1,352	1,584
Union, Canton.....	6,575	2,050	755

BROKERS NAME "COST" COMMITTEE

W. J. Robbins has been appointed chairman of a committee of seven of the Insurance Brokers Association of Illinois to confer with Insurance Director Palmer of that state regarding his program to bring about a reduction in acquisition cost in Chicago and Cook county. President C. A. Berger of the brokers association states that the committee will discuss with Mr. Palmer where reductions in acquisition cost should be applied. Apparently the brokers desire to register their sentiments directly with Mr. Palmer rather than waiting for a report from the special committee of the Chicago Board that has the director's proposal in hand.

Other members of the brokers committee are George M. Eddy, A. T. Graham, J. J. Monahan, J. A. Mudd, Jr., R. M. Redmond and G. S. Seaverns, Jr.

A. T. Graham has been elected a director of the brokers association, succeeding F. D. Walberg and Walter Reiser has been elected succeeding H. E. Preston.

Next Wednesday the brokers associa-

Reinsurance

FIRE AND ALLIED LINES



INTER-OCEAN REINSURANCE

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tion will be hosts at a luncheon for the executive committee of the National Association of Insurance Brokers which will hold a two day meeting in Chicago Tuesday and Wednesday. H. W. Schaeffer of New York, the president, will preside.

WORK FOR LOSS DEPARTMENTS

Loss departments have been working strenuously the last few months owing to the large number of hail and storm losses. Now that hail is included in the windstorm coverage there are a multitude of small claims. This year the weather has been freakish and hail losses have been numerous.

AMERICA FORE GOLF PARTY

Vice-president E. A. Henne was host to the officers and department heads of the western department of America Fore at a golf and dinner party in Park Ridge, Ill.

Luke J. Feeney, assistant secretary, won his first leg on the Ernest Sturm championship trophy. Other handicap prize winners were: H. W. LaRue, secretary; C. R. Williams, manager Illinois loss adjusting office. Blind bogey prizes were awarded to E. A. Henne, B. W. Jones, and H. W. LaRue. Special combination: Driving, approaching and put-

ting—W. G. Martin and Grover C. Edwards.

W. T. Read, president of the Camden, was in Chicago this week and made some agency calls.

C. R. McCabe of the McCabe & Hengle agency, Chicago, who has been physically incapacitated for many months, has been moved to his summer place at Long Beach, Mich., for the summer.

D. H. Davies, New York, inland marine superintendent Phoenix of London, is spending a week in Chicago with field men and agents there.

Open Houston Service Office

The Marine Office of America and S. D. McComb & Co. have opened a service office in the Cotton Exchange building, Houston, Tex., in charge of W. W. Brooks, Jr., formerly in charge of the Dallas service office. He is succeeded there by V. M. Huvelle.

The Marine Office has moved its Philadelphia service office from the Drexel building to larger quarters in the Independence building, Fifth and Walnut streets. D. A. Arnott continues as manager, assisted by A. E. Hockey and J. S. Redpath.

C. C. Allison has opened an agency at 887 Insurance building, Omaha.



The city of Fall River, Mass., was saved, during a great fire, by a thread—the thread of hose couplings made standard thru efforts of the National Board. These standard threads permitted fire apparatus from 20 other cities to use Fall River hydrants, thereby averting a great disaster.

A City Saved by a Thread

THIS is the title of a full-page ad being used by the National Board in a series appearing in the Saturday Evening Post, Life and five leading business magazines.

The theme of every ad in the series is the soundness and safety of Capital Stock Fire Insurance—the kind of insurance YOU sell.

Every KANSAS CITY FIRE & MARINE agent is urged to cooperate fully with the National Board

in their national advertising campaign. Display the posters the National Board will furnish you. Use the other free advertising material as described below.

Wherever you go, talk, write and SELL the advantages of Capital Stock Fire Insurance. You'll be well repaid for your co-operation.



This folder of 9 newspaper advertisements—with complete mats or electrotypes—is available to all Kansas City Fire & Marine and other stock insurance agents, free upon request. These ads—in one, two and three-column sizes—enable agents to tie in with the Board's national advertising campaign in an effective way. For your copy, address National Board of Fire Underwriters, 85 John Street, New York.



KANSAS CITY Fire and Marine INSURANCE COMPANY

CHICAGO OFFICE
INSURANCE EXCH

KANSAS CITY,
MISSOURI

NEW YORK

EVANS WITH HOLBORN AGENCY

Evan A. Evans, until recently vice-president of the General Reinsurance, has become associated with the Holborn Agency Corporation, 84 William street, New York City. The Holborn Agency has maintained offices at this location for over 10 years, having specialized as reinsurance intermediaries since its organization in 1920.

Mr. Evans, who received his early insurance training in London, has been an executive of the General Reinsurance since its inception 14 years ago and prior to that was with the American Reinsurance.

CAN NOT ELIMINATE CLAUSE

It develops that the fall of building clause cannot be eliminated from the New York standard policy by endorsement in New York state even if an extra premium is charged. The only exception is in broad form risks where the so-called Rule 38-A of the New York Fire Insurance Exchange is used which is employed by the Factory Insurance Association.

LISTEN TO SOUND CRITICISM

When a new type of coverage is issued, no matter how carefully its provisions be considered, it invariably happens that criticism more or less severe as to some features is heard from the agency force. While many of the objections are trivial, occasionally constructive suggestions are advanced and are appreciated by bureau staffs and the effect of their practical application carefully weighed. Admittedly the supplemental contract, now known as "extended coverage," was not a perfect instrument when put forth, and numerous complaints as to certain of its features have been received by the companies. From the tenor of some of these, it is evident complainants have not studied the scope and terms of the coverage sufficiently to understand them clearly, and in all such instances the criticisms are ineffective. On the other hand, where real flaws have been pointed out by men on the firing line, their communications are scanned closely and some undoubtedly will be dealt with later.

HOPE FOR UNIFORMITY

Underwriters are hopeful that the initial conference held in Chicago regarding the varying use and occupancy covers issued in the four governing jurisdictions, will eventuate in the drafting of a contract that will be used everywhere. The desirability of uniformity in such connection was appreciated by company executives years ago, and under the guiding hand of the late W. N. Kremer, then president of the Great American, a committee drafted a policy which it was felt would meet the situation. Acclaimed as a model for a time, it was later subjected to criticism on one point and another, to meet which changes were adopted; these finally becoming so numerous that little of the original draft was retained.

While the per diem form continues popular in the west, it has lost favor here very largely; the forms generally used being either the weekly, seasonal or the coinsurance types. In New Jersey the last mentioned, in fact, is the only form sold, underwriters in that state holding it the most desirable, all factors considered.

The Maryland has appointed Green & Liffe at 83 Maiden Lane, New York City, as metropolitan district agents.

Boston Meeting Held

BOSTON—The bond of \$200,000 to be furnished by the companies to save members of the Boston Board harmless from suits as a result of the merger of

the board in the New England Fire Insurance Rating Association, came up for acceptance at the regular meeting. After discussion the matter was laid on the table for action at a postponed meeting.

The following were elected new members of the brokers and hand book committee:

Committee on brokers and appeals—F. W. Hill, R. H. Smith, F. G. Farquhar.

Hand book committee—K. H. Erskine, E. A. Thacker, Converse Hill, Paul Burrage, W. R. J. Smith and W. S. Attridge.

Ira Goss in Czecho-Slovakia

Friends of Ira D. Goss of Chicago, farm and hail manager of America Fore, are now receiving cards reporting that he has arrived at Jachymov, Czecho-Slovakia, where he is enjoying radium water treatment in an endeavor to improve his physical condition. Before reaching that destination he motored 3,500 miles in a circuitous route from Havre.

Miss Anne Elmers, of Rockford, Ill., daughter of Assistant Western Manager Harry B. Elmers of the American, will on Aug. 1 go to Gambier, O., to become secretary to President Chalmers of Gambier College. Miss Elmers was an undergraduate of Rockford College when Mr. Chalmers was its president. She has been secretary of the U. S. peace delegation at Geneva, but has now returned. Miss Elmers is a granddaughter of the late Chas. E. Sheldon, for many years western manager of the American. She is a young woman of superior talent.

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Edward E. Collins, Mgr.

Chicago

Propose Million Life Insurance on Roosevelt

HARTFORD—It became known here that an effort was made to induce life companies of this city as well as those elsewhere to participate in issuing insurance to the amount of \$1,000,000 on the life of President Roosevelt, the beneficiary to be the Warm Springs Foundation at Warm Springs, Ga. The program provided for the premium after the first to be paid out of the proceeds received from the annual birthday anniversary celebration of President Roosevelt inaugurated a few years ago for the benefit of the Warm Springs Foundation.

While a few executives were inclined at first to think they should stretch a point from a patriotic attitude, yet the overwhelming sentiment opposed underwriting a risk of this nature for so large a sum. Seemingly the project has been dropped as fanciful although at first considerable pressure was used. It was stated here that James Roosevelt was the broker attempting to place the insurance.

California Board in Ruling on Reinsurance Tax

Companies writing reinsurance in California will not have to add to their 1937 net premiums for assessment the tax on adjusted 1935 and 1936 reinsurance differences, in view of a decision last week by the state board of equalization. Action was based on a recent opinion from the attorney-general.

Outlaw Bathing Suit Policy

LITTLE ROCK, ARK.—Sale of a bathing suit which carries a \$1,000 policy insuring the swimmer against drowning while he is wearing the suit constitutes insurance business, in the opinion of Attorney-General Holt, who declared the business could not be carried on in this state because the company offering it is not licensed here. His opinion went to Commissioner Harrison who advised the attorney-general that a company is planning to offer for sale a swimming suit "on which the company secures a policy of insurance through London Lloyds and in which it is advertised and guaranteed that if the swimming suit and appliances are used as directed, when a person drowns \$1,000 would be paid under the insurance policy."

Mr. Harrison said London Lloyds is not permitted to do business in Arkansas.

Death of Denison, Ia., Agent

DENISON, IA.—Gail Richardson, 48, prominent insurance man, died suddenly at his home here. Death was caused by a blood clot in one of the veins of the heart. He was stricken while mowing his lawn. He was a member of the firm of Richardson Bros.

Smethells in Michigan Field

The Detroit Fire & Marine, in keeping with its policy of intensive cultivation of its home field, has appointed Wm. T. Smethells a special agent in northern portion of the lower peninsula of Michigan and the upper peninsula. The upper peninsula was formerly handled out of Milwaukee by E. R. Sanborn, who until his recent promotion to the western department headquarters of the Great American fleet in Chicago had been state agent for Wisconsin, Minnesota and the upper peninsula of Michigan.

The addition of Mr. Smethells to the staff brings the field force in Michigan to four, plus a staff adjuster. C. R. Beaver, state agent, makes his headquarters in Kalamazoo and W. R. Ewald and

R. D. Billings work out of the home office in Detroit.

R. P. DeVan, Prominent Charleston Agent, Dies

(CONTINUED FROM PAGE 4)

was elected mayor in 1931, holding office until 1935. He was prominent in local civic and political affairs. He and Mrs. DeVan attended National Association conventions, both being very popular personally.

E. S. Inglis, vice-president Corroon & Reynolds left San Francisco, recently for the Pacific Northwest where he will visit agents in Portland and Seattle. Before going to San Francisco, Mr. Inglis was in Los Angeles in conference with K. J. Olds, state agent of the companies. He was met there by J. P. Breeden, recently appointed Pacific Coast manager. Mr. Breeden is accompanying Mr. Inglis on his trip.

T. E. Braniff's Son Is Killed

Thurman Braniff, the 20-year old son of T. E. Braniff, prominent Oklahoma City air line and insurance agency executive, was killed in a plane crash at Wiley Post airport, Oklahoma City. The crash occurred just after the young man

had taken off in a new private sport ship with Merrill Donley, chief flying instructor at the airport. Donley suffered fatal injuries, as well. T. E. Braniff is president of Braniff Airways, Inc., and president of the T. E. Braniff Company, local and general agents. He is a past president of the National Association of Casualty & Surety Agents.

Young Braniff was a student at Pomona college. When the accident occurred Mr. and Mrs. Braniff were at the bedside of their daughter, Jeanne, who is seriously ill in an Oklahoma City hospital.

Manitoba's Heath to Retire

Charles Heath, superintendent of insurance of Manitoba, will retire from office July 15, having passed the retirement age. He became superintendent June 15, 1918. He had previously been in the insurance business. The Winnipeg "Free Press" says that no successor has been named and it is possible that the department will be discontinued and the control of the insurance business in the province will be placed under the Dominion insurance act.

Fire Prevention Exhibit

T. Z. Franklin from the head office of the Automobile of Hartford has been in Chicago installing the company's fire

prevention exhibit in the Chicago Museum of Science & Industry in Jackson Park. This is a visual demonstration of fire hazards and is gotten up in a graphic way. It will be on exhibition at the museum for the next few weeks. Mr. Franklin has been training lecturers to tell about it. He will go on to Charlevoix, Mich., for his vacation.

Mrs. Charles E. Sheldon of Rockford, Ill., whose husband was for many years western manager of the American, underwent a serious major operation but has now so far recovered as to be able to go to her summer home at Michilinda, Mich.

Reviews Major Changes

VANCOUVER, B. C. — At the annual meeting of the executive committee of British Columbia Insurance Underwriters Association here Fred Burgess reviewed difficulties attending major changes in tariff body which have been projected, but not yet brought to fruition.

A. Scott Fraser, 66, president of the agency of Fraser & Pratt of Beverly, Mass., died suddenly at his home following a short illness. He was a director of the Beverly National Bank, vice-president and director of the Beverly Savings Bank and president of the local Red Cross chapter.

FREE! . . .

To Insurance Office Women

We have just completed a brochure on "Sales Technique for Insurance Office Women." It shows how the woman in an Insurance Office can make her duties more interesting, and, at the same time, improve the income of both herself and her 'boss'.

If you are an Insurance Office Woman, or have a woman in your office, write for a copy. It is gratis.

THE AMERICAN GROUP, NEWARK, N. J.

Fire Companies

THE AMERICAN

THE COLUMBIA FIRE

DIXIE FIRE

Florida Course in Insurance Draws Large Class

(CONTINUED FROM PAGE 3)

line that can be easily placed and mercantile burglary and messenger robbery are essential in practically all businesses. Holdup insurance, he said, is bringing considerable commission to many agents.

Dean Bert C. Riley of the general extension division of the university extended greeting and Head Instructor W. K. Mitchell also spoke.

Discussion of Boiler

The interesting subject of how to find machinery and steam boiler business was taken up by A. P. Francis of the Hartford Steam Boiler's Atlanta office. He urged cultivating inspectors and special agents, who know where the business can be secured. Their advice to prospects carries weight that is not available elsewhere. He urged keeping posted on installations and also telling prospects about explosions and the heavy losses in money and time that result. Mr. Francis said plants should be fully covered. When an order is se-

cured for boiler insurance it is practically certain there is machinery that should be covered as well.

A question box was held the last day, various instructors being called in to answer questions on special lines. Carl Owenby, Tallahassee, former department deputy, answered inquiries on workmen's compensation.

President O. Mitchell Stallings of the Florida association commented on the nationwide interest shown in the Florida course. He paid tribute to Chairman McCord for the fine work he has done in building it up. Mrs. McCord was present and was escorted to the stage beside her husband.

After each lecture, questions on the subject were passed out and the papers later were graded, prizes being given for highest percentage of correct answers. Grading also was done for the whole series, \$10 prizes being given for each group. The winners were: Employees, Gracie Collins, Calvin Oak agency, Miami; agents, Frank Moor, Midyette-Moor agency, Tallahassee; special and general agents, Preston Burnett, Commercial Union, Orlando. Many agency employees attended and they led the other groups in rating ratios. There also was a large gathering of special agents.

In a radio and telephone hook-up

from the New England meeting at Poland Spring, Me., C. F. Liscomb, president National Association of Insurance Agents, told the Florida agents they had made in the short course one of the most important advancements in all the history of the fire, casualty and surety business. He saw the school as a practical means toward greatly increasing the efficiency and equipment of agents, office workers and special agents, and assuring permanency and stability of the business through education and equipment of those who will take over the handling of the Florida business.

The school, in its two annual sessions, has drawn the attention of insurance leadership everywhere, he said. State and company officials are deeply impressed with the practical common sense of its programs. Florida insurance service may be expected to be much better in future. The school far exceeded anticipated results, he said. Florida's example is an inspiration to agents associations in all the states and will be felt in every city, town and community.

When the mid-year meeting of the National association assemblies in the same hotel where the 1938 school was held, he said, the officers and others present will find much of their work made easier because of the educational effort.

Boston Is Urged for 1939 National Association Meet

(CONTINUED FROM PAGE 4)

to countersign policies, a charge of 5 percent might be satisfactory, but that when inspection is needed, at least 10 percent is necessary to cover the agent's time and expenses.

Results of Survey

In a personal check up in Waterbury, Mr. Brodie reported in not a single instance did an assured from whom had been obtained a broker's letter of authorization understand that the agent already on the risk was thereby barred from service connection on the risk at the rating organization. Final decision on these broker's letters of authorization has been deferred by a reorganization procedure involving the rating organization in New England.

A graded scale of license fees to be paid by the agent himself is the proposal of Mr. Brodie for eliminating and reducing the number of part-time agents. Agent's licenses would be graded according to population of community served and coupled with this might be some requirement for apprenticeship service.

Ray Murphy Speaks

Ray Murphy, assistant general manager, Association of Casualty & Surety Executives, New York, invited the agents to make more use of that organization when seeking information on casualty and surety lines. He would have the agents also make more people familiar with what casualty companies are doing to promote safety, particularly traffic safety. For instance the association recently provided funds for a professor in New York University to train persons who will teach safety in local communities. The legislative service also was stressed. Mr. Murphy said next year about 38,000 bills would be introduced in legislatures, many relating to insurance.

The most dangerous possibility, he said, is formation of a federal insurance company, as was proposed near the close of the last Congressional session, to insure trucks which operate under Interstate Commerce Commission regulations. This has backing of the national trucking association and might become a formidable threat in the national field.

Speaking of the Virginia resident agents law which was considered by a special committee of agents and company representatives only a few days

ago, Mr. Murphy said there was real danger when measures were too restrictive either on companies or on agents. In many cases, unforeseen reactions were dangerous to both parties. Mr. Murphy spoke of desirability of agents and companies getting together on their problems before these become so acute action can not wait.

Agents who might be inclined to favor compulsory state automobile insurance were warned by W. S. Shaw, Brockton, Mass., that undesirable results follow for agents. First, direct writing companies almost certainly will get a larger share of the additional premiums than agents. Then the law brings along with it an advance in rates which causes the public to become restive, leading to mounting danger of monopolistic state insurance.

Liscomb on Program

C. F. Liscomb, president National association, paid tribute to leaders New England has furnished to the National association and commended steadfastness of New England to its first principles. A significant statement was that many agents were finding it profitable to plan definitely a restricted volume of high grade business from profitable customers.

For practical value and attention-holding power, the final session was the best. Speakers were T. A. Fleming, director of conservation National Board, on relation of insurance to credit, and F. W. Selsor, attorney Fidelity & Casualty, New York, on dishonesty insurance. Mr. Fleming said a national survey discloses 84 percent of credit men of the country handle insurance placing of their firms. He described plans in many communities to bring about consideration of insurance problems before audiences of insurance agents and credit men. This educational plan is taking definite shape in 67 cities and in 35 of these definite organizations have been set up. There are 122 cities still to be worked upon.

Fleming's Suggestion

Mr. Fleming cited many specific examples from insurance practice, showing where either credit men or agents failed to provide coverage available today, to the grave injury of business firms. New forms to be used by credit men in seeking information are now being devised. These will emphasize importance of many allied lines which have not been included in insurance surveys.

At the conclusion of Mr. Fleming's address, Frank Brodie explained what had been done before the Connecticut credit men's association. He said 100 credit men of the state listened to a discussion of fire, casualty and life insurance problems, asking questions of those who had specialized in these fields.

The final speaker, Mr. Selsor, provided a great fund of valuable information in a most entertaining way. His address in part was presented in the issue last week.

Tentative arrangements have been made to hold the 1939 convention at Mt. Washington, Poland Spring and Mt. Washington are the favorite meeting places.

Robe Bird of Rockford, Ill., western manager of the American of Newark group, will entertain the Chicago agents of various companies in the fleet and some special friends at the Rockford Country Club, July 29, in an all-day outing.

Miscellaneous Notes

H. W. Gates, 57, Jackson, Miss., local agent, died. He was the son of the late President Oscar Gates of the University of Arkansas.

R. J. Izard, Forrest City, Ark., for nearly 50 years engaged in the insurance business here, died at his home July 1 from a heart attack.

J. O. Langley, Hot Springs, Ark., local agent, has been named on a committee of three to head the 1938-39 chamber of commerce advertising fund campaign.

Otis C. Farrar, formerly with the F. M. DeVore agency at Independence, Kan., has been appointed manager of the insurance department of the Prairie State Bank at Augusta, Kan.

If it's New Sources of Business—

That concerns you
—we believe the

"State of Pennsylvania" and its field men have something tangible to offer. There are only three sources of new business: Increased limits on existing fire policies; new fire lines; or the addition of one of the many accessory lines. Inasmuch as 40% of all business today is from the latter source, undeveloped as it still is, that appears to be the field most worthy of development. We write a complete line of "accessory policies." We give every aid possible in developing such business. Has it paid? The best answer is on the records: Inland marine, all agents, 5.6% of total premiums, our agents, 18.1%; tornado, all agents, 4.7% of total premiums, our agents, 6.7%. It seems our local agents do find the way to new business sources.



The Insurance Company of
the STATE of PENNSYLVANIA

CHARTERED IN 1794
PHILADELPHIA, PA.

Notes on Short Course of Florida Association

Officers of the insurance agents associations of other states attending the insurance short course at Hollywood, Fla., sponsored by the Florida association to study this new movement of Florida fire and casualty agents, included R. Lea McClelland, manager Louisiana, Baton Rouge; Sherman P. Otstot, manager North Carolina, Raleigh; Thomas O'Berry, president North Carolina, Goldsboro; Erwin Wootton, secretary Georgia, Atlanta.

A. C. Eifler, secretary Florida association, was publicly thanked by both chairman McCord and President Stallings for splendid work in promoting the school.

Among those present and on the first row at every session was H. Clay Haynes, of Lakelands, immediate past mayor of his city and a former Kentucky banker.

Deputy Insurance Commissioner A. H. Roberts, T. T. Elmore and Ralph Davis, of the Florida insurance department were introduced by Chairman McCord, as was Hilton Holmes, manager Florida Rating & Inspection Bureau.

Oscar Beling, agency superintendent Royal-Liverpool groups, New York, is partial to open window envelopes and dictating machines as time savers.

Registration was 340, a large part being office workers.

Jim Rhudy talks only of things that he has seen. He told what he saw and did on the big block blaze in his own state university city. For that reason his talk went home a lot better than if he had dealt in generalities.

The University of Florida is closely tied in with Florida agents. The insurance bureau of the college of business administration was brought about under initiation of fire and casualty agents of the state, later joined by all agents and companies, and financed the first year of its function.

Jacob Nelson Goes With Home

(CONTINUED FROM PAGE 4)

in its program of developing town sites throughout the northwest. In connection with that work he served as a local agent in North Dakota and wrote a good deal of hail business and became acquainted with some of the leading personalities in that field. He did some per diem hail adjusting from time to time and in 1913 he joined the Hazard & Chesley general agency of Des Moines as field man in North Dakota. The next year he made a connection with the Minneapolis Fire & Marine and Springfield F. & M. in North Dakota and in 1915 became South Dakota state agent for Minneapolis F. & M. He later became special agent in Minnesota and the Dakotas for American Eagle and in 1920 was called into the western department office of American Eagle as executive special agent. In 1922 the America Fore decided to develop the hail business systematically and placed its entire operations in the United States and Canada in the hands of Mr. Nelson, who reported to New York.

Mr. Cundiff started as a local agent in Kentucky and in 1913 was employed as special agent for the farm department of the Home in Kentucky. He was taken into the Chicago office in 1929 and the next year was made assistant manager.

Mr. Craig has been in the Chicago office as executive special agent something over a year. Previously he had been special agent in Arkansas for the farm department since 1920 and held a similar post in Missouri for a short time before that.

The Consumers Agency, St. Paul, has been incorporated to conduct a general insurance business in St. Paul. Incorporators include C. D. Clippell, W. C. Arndt and C. H. Hull.

Conventions

July 21—North Dakota Insurance Federation, New Rockford.

Aug. 22-25—Association of Superintendents of Insurance of the Provinces of Canada, Empress Hotel, Victoria, B. C.

Aug. 1-2—Federation of Insurance Counsel, Grand Hotel, Mackinac Island, Mich.

Aug. 6—Upper Peninsula of Michigan Agents, Menominee.

Aug. 15-16—Idaho Agents, Sun Valley.

Aug. 18-20—Oregon Local Agents, Benson Hotel, Portland.

Aug. 23-25—Blue Goose Grand Nest Meeting, Biltmore Hotel, Los Angeles.

Aug. 25-26—Washington agents, Daventport Hotel, Spokane.

July 25-27—Insurance Law Section, American Bar Association, Statler Hotel, Cleveland.

Aug. 31-Sept. 3—International Association of Insurance Counsel, Grand Hotel, Mackinac Island.

Sept. 7-8—Iowa Agents, Warrior Hotel, Sioux City.

Sept. 9-10—Wyoming Agents, Casper.

Sept. 9-10—Colorado Agents, Congress Hotel, Pueblo.

Sept. 12-13—Insurance Advertising Conference, Oyster Harbor, Mass.

Sept. 12-14—Pennsylvania Agents, Galen Hall, Wernersville.

Sept. 15—Vermont Agents, Lake Morey Inn, Fairlee.

Sept. 15-16—New Jersey Agents, Berkeley-Carteret Hotel, Asbury Park, N. J.

Sept. 16-17—Montana Agents, annual meeting, Anaconda.

Sept. 19-22—Casualty Organizations, Greenbrier Hotel, White Sulphur Springs, W. Va.

Sept. 21-23—National Association of Mutual Insurance Agents, Lord Baltimore Hotel, Baltimore.

Sept. 26-29—Annual Meeting National Association of Insurance Agents, St. Paul and Lowry Hotels, St. Paul.

Oct. 2-8—National Association of Mutual Insurance Companies, Syracuse Hotel, Syracuse, N. Y.

Oct. 4-5—Western Underwriters Association, Homestead Hotel, Hot Springs, Va.

Oct. 5-7—Kansas Agents, Lassen Hotel, Wichita.

Oct. 13—Ontario Fire & Casualty In-

urance Agents Association, Royal York Hotel, Toronto, Canada.

Oct. 13-14—Tennessee Agents, Peabody Hotel, Memphis.

Oct. 17-18—Missouri Agents, Statler Hotel, St. Louis.

Oct. 17-19—Ohio Agents, Mayflower Hotel, Akron.

Oct. 24-26—California agents, Hotel Californian, Fresno.

Oct. 27-28—Wisconsin Association of Mutual Insurance Companies, Hotel Schroeder, Milwaukee.

Nov. 16-17—Illinois Agents, Pere Marquette Hotel, Peoria.

Dec. 5-7—National Association of Insurance Commissioners, Fort Des Moines Hotel, Des Moines, Ia.

Seeks Kansas Position

TOPEKA—W. W. Bryant of Overland Park, Kan., who is seeking the Republican nomination in the Aug. 2 primaries for insurance commissioner of the state, has just completed a personal tour of every county in the state. Mr. Bryant was with the Yeomen Mutual Life for some years before and after that group became a mutual, legal reserve company. For a time he was in the home office of the Pyramid Life. He is a practicing attorney.

G. & R. Field Men Convene

NEW YORK—Globe & Rutgers is bringing all its field men to the home office for a few days this week to become acquainted with the new president, O. L. Brooks, and for discussions with Mr. Brooks and other officials. A dinner is one of the events scheduled. It will be attended by officers and department heads as well as the field men.

Grand Traverse Men Meet

Meeting of the Insurance Agents' Association of the Grand Traverse, Mich., region was held with a dinner at Garvin's Farm. A talk was made on the subject of rates by W. D. Cameron, Boston and Old Colony. John R. Baker, National Union, spoke on "Selling" and J. J. Hubbell, Security, spoke on "The Agent's Duty to His Clients."

★ NORTH STAR INSURANCE COMPANY

90 JOHN STREET, NEW YORK

200 BUSH STREET, SAN FRANCISCO

Items from Financial Statement of December 31, 1937:

Capital	\$ 600,000.00
Surplus	1,650,849.35
Loss Reserve	223,539.42
Premium Reserve	1,587,947.94
All Other Liabilities	56,735.37

Total Admitted Assets . . . \$4,119,072.08

Securities carried at \$374,922.21 are deposited
in accordance with law.

Fire and Allied Lines Reinsurance

EDITORIAL COMMENT

How Many Companies in Your Agency?

AN EXECUTIVE visited a local agency recently representing a number of companies. He made inquiry of the head of the office as to the number of companies in the agency and the reply was that 15 were represented. Then the executive asked, "From how many field men visiting your agency do you get constructive ideas, salesmanship help and assistance of various kinds that enables you to increase your business?" The reply came from the agent that he had five such field visitors who were resourceful, alert and on every visit made some suggestion of real value.

"Then," answered the executive, "instead of representing 15 companies you have only five."

This leads to the conclusion that there are abundant opportunities in field work today for the aggressive, ingenious, intelligent worker who knows his business thoroughly and can act in the capacity of a teacher. A field man visits a number of agencies. He has an opportunity of studying the systems employed by these successful offices. He talks with many men who are making advances in their business and show substantial increases. A discriminating observer and listener, therefore, certainly can absorb from such sources many valuable ideas which he can pass on to those that he finds could use them to their great advantage.

Furthermore a field man has access to sources of information not open to agents. He comes in contact with his executive, he has an opportunity of learning company policy, he has valuable contacts and he drinks at springs of information. If he is ambitious he keeps abreast of the times by reading or studying those services which enable him to be a more useful teacher.

Every agency should be observed individually. Unless a field man can be of real service to an agency his visits to a great extent are nullified. He is taking the time of the people in the office and is giving little or nothing. An agency visit should be an event. There should be none such unless some seed is planted.

Every field man should be a good teacher. He should be able to interpret to the agents in a helpful and constructive way the application of various coverages, how to present them to prospects, how to fit them to various needs. He should be able to tell an agent just how to program a man's insurance so that he can be adequately and accurately covered.

A field man should have a knowledge of his business plus. By plus he should know how to impart that knowledge and to picture to the agents very vividly just how it can be used in the greater service of his clients.

More Hand Clapping—Less Hand Grasping

THE insurance business up and down the line could be greatly improved if there were more hand clapping and less hand grasping. Greed stimulates bad

practices and unethical efforts. Friendship in business, sincerity and proper regard for the other fellow will bring rich reward in satisfaction.

Traveling the Road to Success

YOUNG men in insurance offices naturally are very anxious to advance and to build for successful achievement in the future. We hear much these days about the "voice of youth." Times, manners and conditions have greatly changed within the last 20 years or so. We cannot sit idly by and transact business according to the regulations of the good old days.

However, there are certain fundamental virtues that cannot be dispelled. The foundation of all success is industry. No one can get very far without working and he must work hard. He must have a profound interest in what he is doing, must study his business from various aspects and must give conscientious service to his employer.

In connection with insurance work there is great opportunity for advance-

ment. If young men have inherited natural ability, then they should begin to cultivate those attributes that have such strong bearing on their development. There is plenty of room for young men who will assume responsibility, who learn to be excellent and wise in their judgment and who in street parlance are able to "carry the ball."

One of the chief characteristics needed to walk along the road to greater success is that of resourcefulness and ingenuity. The young man who does a lot of thinking in his work and is able to acquire an almost uncanny sense of intuition is always in demand.

There are thousands of mediocre men in offices who never get beyond the ground floor. Those who do rise to the greater heights possess certain fa-

culties that are outstanding. Therefore it will pay a young person in an office to make a study and to do considerable observation of those who are at the top and who are acknowledged to be successful. What have they done and what are they doing? What are the special factors in their personality that make

success? It never pays a person to imitate blindly because no one can follow strictly the rules some one else is following and yet he can adapt to himself those methods of procedure that others follow along the road to fortune to his own well being. The attributes of successful men are worth attention.

PERSONAL SIDE OF BUSINESS

E. H. Dahmen, head of the Standard Insurance Agency of Jamestown, N. Y., died suddenly while driving his automobile five miles west of the city. He was born in Kalmar, Sweden, June 17, 1872. He had been in Jamestown 47 years.

William Bartholomay, Jr., head of the Bartholomay-Darling-Clarkson Company at Chicago, and Mrs. Bartholomay have announced from their home in Libertyville, Ill., the engagement of their daughter, Margaret Ellen, to Ralph E. Clark, Jr., son of Mr. and Mrs. Ralph E. Clark of Cincinnati. The Bartholomays live on a farm near Libertyville, Ill. Mr. Clark is a graduate of Yale and is now studying law at the University of Cincinnati. Miss Bartholomay attended the Girls Latin School and was a graduate of Sarah Lawrence College last June.

A. J. Gartland, who is a member of the faculty of Notre Dame University, South Bend, Ind., has become connected with **Arthur D. Cronin & Co.**, insurance brokers at 31 State street, Boston.

W. A. Baumann of the Baumann & Gordon agency, Winona, Minn., is celebrating the completion of half a century as a local agency. He entered the business at the age of 15.

George E. Allen, recently elected vice-president and public relations official of the Home, who will actively assume the duties of the office Sept. 1, following his retirement as commissioner of the District of Columbia, is a member of the party accompanying President Roosevelt on his present trans-continental trip.

T. O. Nuckles, Kansas City, state agent farm department Springfield F. & M. has been released from the hospital where he underwent an operation and is gradually getting back on the job again.

Mr. and Mrs. **A. R. Andrews** have closed their home in Dallas for a month while they are traveling in the north and east. After visiting Chicago and Montreal, they will take a cruise visiting Labrador and Newfoundland, returning via Boston and New York. Mr. Andrews, formerly a Texas insurance commissioner, is head of the Andrews, McDowell & Co. local agency, and during the 1937 Dallas convention of the National Association of Insurance Agents, was chairman of the committee that entertained all visiting insurance commissioners.

Thomas R. Dungan, manager of the brokerage department of the America Fore at Chicago, is confined to his home in Oak Park, Ill., with a form of angina brought on by a toxic condition. Since he went to Chicago from the Indiana field where he was state agent he has had a rather rough voyage. Sometime ago he fell at his home suffering injuries

that kept him away from business for a while. He has had a difficult time finding Coca Cola dispensaries in the Insurance Exchange. His present condition is exasperating inasmuch as he will not be allowed to play any more golf this year and what troubles him most cigars are entirely taboo. His friends tell him, however, that all this is a form of initiation into the sacred circles of the higher life.

J. W. Blanton, head of the Blanton, Thomas & Co., agency in Dallas, is leaving soon for a boat trip from Galveston to New York and after a short visit there will go to the Adirondack mountains for a month. John M. Thomas, president National Union Fire, was formerly in Mr. Blanton's firm and his name is still carried as part of the agency's name.

W. E. Schoppe, chief of the Pacific Coast branch of the National Automobile Theft Bureau, has been elected vice-president of the International Peace Officers Association.

Charles Milliman, superintendent of agencies Pearl Assurance, who was visiting agencies of the companies in Idaho and Montana, was recalled to New York by serious illness of his mother in Rochester, returning to the east by plane. He expects shortly to leave again for the intermountain territory to continue his agency trip.

Commissioner Carpenter of California was guest of honor at a testimonial luncheon tendered by male members of the insurance department staff, in the Palace Hotel. An illumined testimonial signed by those present was given to Mr. Carpenter, the presentation speech being made by John McKee, special deputy in charge of the liquidation department.

Tom G. Wilds, Louisville, Ky., state agent for the Hartford Fire, was medalist in the Audubon Country Club's championship qualification round and at the same time was playing off the finals in another match, which he won by two up.

Aaron T. Coates, state agent in Kentucky and Tennessee for the Rhode Island, expects to be able to travel again in about two weeks, having been laid up since June when he fell in a bath tub at his home and broke a collar bone.

Thirty-two years of continuous representation of the Royal won for the Los Angeles agency of **Wren & Van Allen** the compliment of an anniversary luncheon in honor of the occasion. Harold McGee, vice-president and Julian Gans, secretary-treasurer, of the agency, along with the others connected with the agency were the guests. State Agent C.

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L. Larsen of the Royal, represented the company and presented the agency with a handsome electric clock on which was a bronze plaque with an inscription commemorating the event.

W. P. Robertson, western general manager of the North America, is spending a few days in Kalamazoo, Mich., completing his summer vacation. He was in Wyoming for a time, with Chet V. Davis, prominent local agent of Sheridan, Wyo.

Mrs. Ada M. Finnegan, 55, who had been a broker with Marsh & McLennan in Chicago for 25 years, died in the American Hospital. Mrs. Finnegan was well known among the Chicago fraternity and wrote a considerable amount of business.

C. J. Lingenfelder, assistant secretary in the western department of America Fore, has returned to work after recovering from a mastoid operation.

H. V. Smith, president of the Home and Mrs. Smith and their daughter, are sailing Saturday on the Conte di Savoia for a European visit. They intend to motor through the countries of central Europe.

Mrs. Wade Patton, wife of the secretary of the Kansas Association of Insurance Agents, has been confined to a Hutchinson Hospital for some two weeks but Mr. Patton reports that she is much improved and will probably be able to return to her home this week.

A. E. Smoll, prominent Wichita agent and past president of the Wichita Insurers, has returned to his office following an appendectomy.

W. H. Moore of the Central Adjustment Company, Wichita, and secretary of the National Association of Independent Insurance Adjusters, has been released from a Wichita hospital where he had been confined since the Indianapolis convention in May. He expects to be back at his office within the next week.

Mrs. Ed S. Moore, 60, wife of the president of Ed S. Moore & Co., leading Birmingham local agency, and mother of Ed H. Moore, secretary of the Birmingham local board and the Alabama association, died last week at her home in Birmingham.

Mrs. Margaret Littleton Lenehan, widow of **Joseph H. Lenehan**, for many years western manager of the Fidelity-Phenix Fire at Chicago, died at the home of her daughter, Mrs. Russell M. LaDue, 3231 Jackson street, Sioux City, Ia. She went to the daughter's home from Billings, Mont., last November on a visit. Just prior to Christmas she suffered a slight stroke. This later practically incapacitated her. On the morning of the day that she died she had written a letter to an old time friend, Sherwood D. Andrus of the Andrus & Palmer Insurance Agency of Detroit. Mr. Andrus was formerly assistant western manager of the Providence Washington and he and Mr. Lenehan traveled in the field for many years side by side. Another daughter, Mrs. F. W. Foulkes of Billings had gone to Sioux City on a two weeks visit about ten days before her mother's death.

Mrs. Lenehan lived during all her life in an insurance atmosphere. Her father was in the local business at Memphis. She married Mr. Lenehan, who was later in the field and became executive special agent in the western department of the Palatine and then assistant western manager of the North British & Mercantile. She attended the annual meetings of the Fire Underwriters Association of the Northwest, Mr. Lenehan being a former president.

Following Mr. Lenehan's retirement he and Mrs. Lenehan lived on their ranch of 480 acres, a short distance from Joliet, Mont., which they called the "Lenehan Ranch." After Mr. Lenehan died some two years ago, she left the

INSURANCE STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business July 11, 1938

	Par	Div.	Bid	Asked
Aetna Cas.	10	4.00	92	95
Aetna Fire	10	1.60	46	48
Aetna Life	10	1.10*	25	27
Agricultural	25	3.25*	74	78
Amer. Alliance ..	10	1.20*	22	24
Amer. Druggists ..	25	3.00*	50	54
Amer. Equitable ..	5	1.00	22 1/2	24
Amer. Home	10	...	7	9
American (N. J.) ..	2.50	.60*	12	14
Amer. Surety	25	2.50	42	44
Automobile	10	1.30*	31	33
Balt. Amer.	2.50	.30*	6	7
Bankers & Ship. ..	25	5.00	81	85
Boston	1.00	21.00	568	580
Camden Fire	5	1.00	19	21
Carolina	10	1.30	22	24
City of N. Y.	10	1.20	18	20
Contl. Cas.	5	1.20	27 1/2	29
Contl. N. Y.	2.50	1.80*	33 1/2	34 1/2
Crum & Forster ..	10	1.00	22	24
Com.	10	1.00	41	43
Employers Reins. ..	10	1.60	100	105
Fidelity & Dep.	20	2.00	33 1/2	35
Fidelity-Phen.	2.50	1.80*	59	61
Fire Assn.	10	2.50*	9	10
Firemen's (N. J.) ..	5	.30	25	27
Franklin	5	1.40*	35	37
Gen. Reinsur.	5	2.00	19	21
Gibraltar F.&M.	10	1.40*	41	43
Glens Falls	5	1.60	12 1/2	14
Globe & Repub.	5	.50	25	27
Gt. Am. Fire	5	1.20*	8	9
Gt. Amer. Ind.	1	.20	22	24
Halifax	10	1.00**	32	34
Hanover Fire	10	1.60	76	78
Hartford Fire	10	1.60	52	54
Htfd. Steam Boil. ..	10	1.60	2	3
Home Fire Sec.	10	...	28	29
Home Ins. (N.Y.) ..	5	1.60*	15	17
Homestead	10	1.00	65	67
Ins. Co. of N. A.	10	2.50*	2 3/4	3
Lincoln (N. Y.) ..	5	...	43	45
Mass. Bonding	12.50	3.50*	44	47
Merch. com. (N.Y.) ..	10	1.00	19	21
Natl. Cas.	10	2.00	59	61
Natl. Fire	10	2.00	7 1/2	8 1/2
Natl. Liberty	20	5.00*	119	123
Natl. Union	2	.60	10 1/2	11 1/2
New Am. Cas.	10	1.70*	29	31
New Brusw. F.	10	1.80	42	44
New Hampshire	12.50	5.00*	84	88
Northern (N. Y.) ..	2.50	1.20*	26	28
North River	10	2.50*	77	80
N. W. Natl. Fire.	10	1.40*	16	17
Phoenix, Conn.	5	1.00*	32	34
Preferred Acci.	10	1.40*	4	5
Prov. Wash.	5	...	195	205
Rossia	10	1.40	34	36
St. Paul F. & M.	25	8.00	118	122
Security	10	1.40	445	460
Sprgfd. F. & M.	25	4.75*	51	53
Travelers	100	16.00	14	15
U. S. Fire	4	2.00	32	34
U. S. F. & G.	2
Westchester Fire ..	2.50	1.60*

*Includes extra. **Canadian funds.

ranch and made her home with her daughter, Mrs. Foulkes at Billings. Mr. Lenehan was formerly compact manager at Joliet, Ill. It was there that the Lenehans and Mr. Andrus first met. Mrs. Lenehan was born in Dubuque, Ia., Dec. 2, 1858, and, therefore, was in her 79th year. Mr. Lenehan is buried in the cemetery at Dubuque and his wife rests beside him. Mrs. Lenehan was a woman of exceptionally fine character, a very lovable spirit, a woman of superior grace and endowments.

Wilbur F. Maring, for more than 25 years head of the Maring agency in Carthage, Mo., died at the age of 78. Mr. Maring was deputy state superintendent of insurance in 1909 when he resigned to become cashier of a bank at Carthage. He later entered the insurance business there. He was a leader in Republican politics in Carthage for years.

Wilbur F. Maring, Jr., one of the two sons surviving Mr. Maring, was secretary of the Insurance Agents Association of Kansas City for several years. He has been associated with his father's agency off and on for several years.

John J. O'Toole, secretary of the F. D. Hirschberg & Co., St. Louis, Mo., and treasurer of the St. Louis Board is vacationing with his family at Saugatuck, Mich.

Frank T. Himler, 52 years old, former secretary-manager of the insurance department of the Citizens Trust Company, Vincennes, Ind., died of a bullet wound in his left temple, believed to have been self-inflicted, at his home. A rifle was found near his body. He had been under the care of a nurse following a nervous breakdown.

COURTESY COUNTS

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E. Brandli, Asst. Manager

The NATIONAL UNDERWRITER

July 14, 1938

CASUALTY AND SURETY SECTION

Page Seventeen

Insurance and Bar Units Meet Again on Adjuster Issue

To Hold Final Parley in Chicago to Frame Bar Association Report

The joint insurance committee on the lawyer-adjuster issue and the American Bar Association's committee on unauthorized practice will gather in Chicago Friday for the last of a series of conferences upon the question of how closely the activities of insurance adjusters approach the practice of law. The controversy is expected to be made the basis of a special report to the American Bar Association at its convention in Cleveland July 25. Previous meetings between the two groups have been held at Detroit and at Washington, but after the details of current adjustment procedure had been set out for the lawyer's committee that body requested further time for study.

In addition to discussion of whether routine adjusting activities of laymen infringe upon the lawyer's prerogatives, four questions not so closely connected with actual unauthorized practice of law are expected to come up for consideration. They are:

Advice as to Attorney

1. The advisability of insurance companies instructing their adjusters to refrain from urging those with whom they deal not to hire an attorney, and whether the companies are ready and willing to prohibit such practice whether or not it relates to the unauthorized practice of law.

2. The feasibility of modifying the expedient now sometimes resorted to by insurance companies—permitting the use of an insurance company attorney as next friend of an injured person to obtain court approval for settlements made with minors or incompetents.

3. The desirability of requiring that the policyholder's own counsel be associated with counsel for the insurance company in defending cases in which the amount of damages prayed is in excess of the coverage afforded by the policy contract.

4. The possibility of insurance companies instructing their adjusters that they must cease all appearances before administrative tribunals, especially in proceeding which might constitute anything considered to be a hearing.

Members of the insurance group are A. B. Kelly, American Mutual Alliance, Chicago, chairman; Thomas T. Harvey, Hartford, Association of Casualty & Surety Executives; Thomas Watters, Jr., National Board; Harlan S. Don Carlos, International Claim Association; Raymond N. Caverly, Fidelity & Casualty, representing International Association of Insurance Counsel; and A. M. Foley, South Bend, Ind., president National Association of Independent Insurance Adjusters.

Stanley B. Houck, Minneapolis, is chairman of the lawyers' committee.

Review of the Six Months

Casualty and Surety Companies Are Not Showing the Increase in Premiums That Was Recorded in Last Year's Figures—Analysis of the Various Classes Is Made.

By GEORGE A. WATSON

NEW YORK—Premiums secured by stock casualty and surety companies in 1937 totaled \$780,365,209, an increase of approximately \$62,000,000 over the previous year. That any such gain, or even a more modest one, will be achieved in 1938 is doubtful, if the experience of the first six months is a reliable criterion. Indeed, the prevailing belief in underwriting circles is that the companies may count themselves fortunate if the premium returns of last year are equaled in 1938.

Automobile Liability Line

The automobile public liability line, by far the largest class producer of the casualty business, promises to record a shrinkage this year, due to fewer cars on the road and the inability of many motorists to carry as large limits as formerly. The loss in that direction, however, will be offset in a modest measure by the considerable number of \$1,000 limit policies being sold to people that hitherto did not carry liability insurance at all.

If there has been a lessening of income from the line, which is expected to show improvement when the mid-summer motoring season gets well under way, there has at the same time been a gratifying decrease in the loss experience, due in about equal degree to a growing consciousness on the part of motorists of the need for careful driving; the safety campaigns conducted by organized bodies; rigorous enforcement of speed limits by state, county and municipal police, and the greater ability displayed by adjusters in handling claims.

Next to automobile liability as a premium producer is workmen's compensation insurance, the income from which in 1937 was in excess of \$150,000,000. In the first three months of this year premiums were well maintained, but by April 1 the result of the general depression in industry began to make itself felt through the medium of reduced payrolls. On the other hand, the increase in losses experienced in the depression 1932-33, when malingering was held to be pronounced though difficult to prove to the satisfaction of a jury or industrial commission, was conspicuously absent. That condition is attributed partly to the considerable number of the men let out of manufacturing plants being given employment on WPA projects, or placed on relief rolls.

No marked changes occurred in the general liability line since Jan. 1, the volume of business written being substantially the same as that for the like period of last year, and with the same general result. The same may be said of other divisions of casualty underwriting.

Other members are Edwin M. Otterburg, New York; Henry B. Brennan, Savannah, Ga.; Edmund B. Shea, Milwaukee, and Fred B. H. Spellman, Alva, Okla.

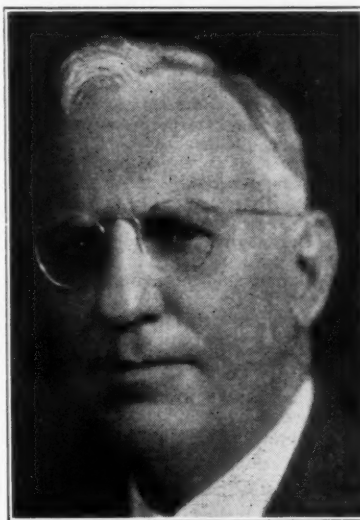
ing. Burglary again shows up well, as has been the case for a number of years.

The result in the fidelity bond lines, so promising earlier in the year, has been disappointing for the past three months, in that many large establishments have reduced their coverages through the curtailment of the number of employees. Particularly does this apply to stock brokerage houses, whose business went into the doldrums last fall and began to emerge only a few weeks ago.

The writing of contract bonds, once depended upon for a large part of the

(CONTINUED ON PAGE 25)

Dennis Hudson, President Central Surety, Is Dead



DENNIS HUDSON

KANSAS CITY—Dennis Hudson, president of the Central Surety, died here Wednesday.

Mr. Hudson has been ill for several months. He was 68 years of age. He was graduated from Drake University and Benton College of Law, St. Louis.

After eight years with the Prudential, in 1910 he became superintendent of agents of the Kansas City Casualty. In 1919 when Kansas City Casualty merged with the Employers Indemnity, Mr. Hudson became agency vice-president of the Employers. In 1926 when the Employers decided to confine its operations to reinsurance, Mr. Hudson conceived the idea of creating a new company to push the direct writing business of the Employers. Accordingly the Central Surety was formed and commenced operations in 1926 with Mr. Hudson as vice-president and general manager. He was elected president in 1929.

Rate Reductions for School Buses and Like Carriers

Growth of Group Transportation Facilities Notable in Recent Years

NEW YORK — Rate reductions for school buses and private passenger automobiles used occasionally to carry passengers for a consideration or fellow employees to or from work have been announced by the National Bureau of Casualty & Surety Underwriters.

Under the new schedule for school buses having bodies of the bus or commercial type, those with a capacity of not over 30 persons are now rated at 65 percent less than the private livery rate. The old reduction from the private livery rate was 55 percent. For buses with a capacity of over 30 but not more than 60 persons the reduction from the private livery rate is increased from 40 percent to 50 percent and for those carrying over 60 persons the reduction is increased from 20 percent to 35 percent. The minimum premium in all cases is the premium for a "Y" car. These charges and minimum premiums apply to both bodily injury liability and property damage liability.

No changes were made in the rate for private passenger automobiles used as school buses. In this case the charge remains at 10 percent more than the private passenger rate for bodily injury liability, with no increase for property damage liability.

Passengers for Consideration

There are two manual classifications for private passenger cars which are sometimes used for carrying passengers. They are automobiles used by traveling men and others in similar situations who occasionally carry a passenger for some consideration and automobiles used ordinarily for private passenger purposes but also for carrying fellow employees to and from work under some arrangement. There has been considerable dispute as to whether these uses amount to carrying passengers for a consideration within the scope of the exclusion of the standard automobile liability policy. There has been no definite rule laid down, the court usually considering the individual circumstances of each case. Automobiles in either classification may now be covered against this hazard for an increase of 10 percent of the bodily injury liability rate, with no increase for property damage liability. Previously the increase in both cases was 50 percent.

Growth of Group Transportation

With the discontinuance or curtailment of street car service, the opening of new roads in every locality and the establishment of factories at outlying points not convenient to transportation lines, there has been a great increase in arrangements for groups of people to

(CONTINUED ON PAGE 25)

Commissioner Hunt Opposes Pressure by Attorneys

Objects to Movement to Force Adjusters to Be Licensed Lawyers

HARRISBURG, PA.—Commissioner Owen B. Hunt is opposed to attempts to have the practice of claim adjustment confined to attorneys. He voiced his opposition in a talk before the Pennsylvania Claim Men's Association held at Bedford Springs.

"This is a throw-back to the old guild system of the middle ages," he said, "when various types of learning and skill called themselves 'mysteries' and carefully excluded everyone from their practice excepting a chosen few. It is not possible to raise qualifications by fixing an arbitrary standard that would shut out anyone no matter how skilled or capable who did not belong to a restricted group."

Scarcity Type of Economics

Eligibility, Mr. Hunt added, for the practice of any particular type of work such as this should be based upon the individual's capability and experience and not on his association with any particular group. Such a plan according to the commissioner, belongs to the scarcity type of economics.

"We can only solve our problems by permitting all available skill and experience to be used wherever it can contribute most to the general welfare," he said. "We should not shut out anybody who can do a good job in any particular field. The first question should be 'what does a man know' and not 'where or how did he learn it.'"

Martin Lewis in Los Angeles

Manager Towner Rating Bureau Has Conference with Groups in Regard to the Rate Reduction

LOS ANGELES.—Discussion of the moot oil well drilling and abandonment bond question was one of the principal features of the conferences held here between Manager Lewis of the Towner Rating Bureau of New York, officials of the Surety Association of Southern California and company men, as well as others interested on the behalf of the Oil Producers Agency.

Recently the Towner Rating Bureau promulgated a reduction of rates of 20 percent on this class making the premium on a single bond \$40. The Oil Producers Agency was not satisfied with this because the surety associations of both northern and southern California had recommended a reduction of 50 percent. The agency planned to continue the effort to secure a further reduction, claiming the loss ratio on this class was 7/10th percent and, because of this well owners were entitled to the larger cut.

Mr. Lewis is making his first visit to California in 14 years, his visit also being on the anniversary of his association with the Towner Bureau. He arrived here July 8, and spent the week-end seeing the sights of the Southland. Monday was spent almost entirely in calls on company home offices and branch offices, and in conference with officials of the Surety Association.

Following the close of the conferences, Mr. Lewis said the conclusions reached would be taken by him to New York and after study the bureau would make its decision.

H. J. Sullivan, Travelers, Dies

Harold J. Sullivan, assistant Philadelphia manager of Travelers, died suddenly at the age of 45. He was a half brother of the late Robert J. Sullivan vice-president of Travelers. H. J. Sullivan had been with Travelers 28 years, 22 years in Philadelphia.

Insurance Counsel Card for Convention Announced

Annual Meeting Will Be Held This Year at Mackinac Island with Notable Program

At the annual meeting of the International Association of Insurance Counsel to be held at Mackinac Island, Mich., Oct. 31-Nov. 3, there will be an executive committee meeting the afternoon of Aug. 30. Justice G. E. Bushnell of the Michigan supreme court will extend the welcome the next day and Attorney O. J. Brown of Syracuse, N. Y., will respond. C. F. Merrill, Indianapolis attorney, will speak on "Is Suretyship Insurance?" Estes Kefauver, assistant general counsel Provident Life & Accident, will discuss "Dilation of Law Clauses in Health & Accident Policies." There will be an open forum in the afternoon. A. B. Kelly, general counsel American Mutual Alliance of Chicago, will speak on "Compulsory Automobile Insurance" and "Financial Responsibility Legislation." E. W. Sawyer, assistant general counsel Liberty Mutual, has as his subject "Unauthorized Practice of Law as Related to Insurance Adjusters." Attorney G. P. Hayes of Milwaukee will speak on "Joint Adventure—Its Eccentricities and Complications." W. E. Benoy, general counsel Motorists Mutual of Ohio, has as his subject "Recent Developments in Federal Deviation Affecting the Insurance Practitioner." P. E. Reeder of Kansas City is president and R. R. Montgomery, Jr., of New Orleans is secretary.

Illinois Responsibility Act Similar to Model Measure

Governor Horner has allowed the Illinois drivers license law to become effective without his signature and signed the financial responsibility law. There was a question as to constitutionality of the drivers license bill, since the \$400,000 appropriation to put it into effect contained an emergency clause that did not receive a two-thirds majority in the senate. Attorney-general Kerner gave an opinion that the bill is constitutional but that the appropriation is invalid. Since licenses will not be required until May 1, 1939, it is expected that the regular session of the legislature in January will make an appropriation for the administration of the law. It is not known at present whether any attempt will be made to enforce the appropriation in spite of the attitude of the governor and the attorney-general.

The financial responsibility law apparently goes into effect at once but it has no force without the drivers license law and it is expected that no efforts will be made at enforcement until the license law is operative. The drivers license law has been a political football for several legislative sessions, warring factions being unable to agree on whether secretary of state or the state highway department, which is controlled by the governor, should administer it and have the patronage. The bill as finally passed was a compromise, the secretary of state getting \$300,000 to issue licenses and the highway department getting \$100,000 to examine drivers whose qualifications are suspected.

Features of Responsibility Act

The new Illinois financial responsibility statute is similar to the model bill of the American Automobile Association and to the laws in force in a majority of states having this legislation. It provides for suspension of the driver's license of a person having an unsatisfied automobile judgment until the judgment is paid, up to \$5,000 for one person, \$10,000 for one accident and \$1,000 for property damage. After satisfaction of the judgment, evidence of financial re-

Subterranean Operator Was Long in the Shadows of Insurance Manipulation

The suicide of A. C. Littlejohn of Springfield, Ill., who had been convicted of using the mails to defraud and sentenced to the penitentiary, brings to the end the career of a man who had been engaged in submarine insurance operations for a long time. He operated the National Aid Society, a concern which finally did no business in Illinois but the state was used as the domicile and letters were sent to all parts of the country soliciting business. He shot and killed himself in the rear yard of his \$40,000 home in Springfield. Mr. Littlejohn came from Marshall, Tex., where his father was an agent. In 1918 he went to Springfield as a local agent and then organized a live stock insurance company insuring largely hogs.

Unable to Meet Tests

When this concern went on the rocks he organized a group of mutual benefit outfits incorporated under the non-profit statutes and continued them until early in 1928 when a law was passed to put them and similar concerns under the jurisdiction of the insurance department. They could not meet the standard and hence went the way of all flesh. This was known as the "North American" group. At the same time the North American concerns were operating Mr. Littlejohn had the "Merchants & Bankers" insurance group consisting of the Merchants & Bankers Life, an assessment company, and the Merchants & Bankers Casualty, also an assessment accident and health company. In 1926 the life company was changed to the American Benefit Life which was merged later with the Cosmopolitan Life of Chicago, which failed. The National Aid of Indiana and the National Colored Aid were organized in 1930 in Indiana. It was these concerns which brought Littlejohn before the federal bar. During all his career at Springfield he was engaged in underground insurance operations, handling scaly and irresponsible companies.

sponsibility must be furnished. This evidence may be in the form of an automobile liability insurance policy, a bond or deposit of cash or securities. Evidence of financial responsibility is also required in case the motorist commits any offense which would result in suspension of his driving license.

Whether the responsibility act is now operative or whether its effective date is next May 1 is open to question. The attorney-general has declined to give an off-hand opinion. Some experts contend that the act is now in effect.

Many Proposals Killed

ALBANY, N. Y.—The constitutional committee on industrial relations and workmen's compensation of which Judge W. F. Bleakley, Republican of Yonkers (Republican candidate for governor in 1936) is chairman, voted to kill all proposals before it with the exception of those which relate to prevailing rate of wage and hours of labor on public works contracts and declaring the labor of a human being not to be a commodity of commerce. These various proposals will be embodied in a committee proposal and introduced in the convention.

Auto Deaths Decrease 23% in First Five Months

Automobile fatalities during the first five months of 1938 in the 35 states in which statistics are available totaled 6,415 as compared with 8,277 for the same period last year, a decrease of 23 percent, according to the Aetna Casualty. Of the 35 states included in the list only five showed an increase in the number of highway fatalities during the first five months of 1938.

Chicago General Agents Discuss Acquisition Cost

Conference Was Held in Effort to Get 10 Percent Overwriting Commission

Chicago general agents of casualty companies held a conference this week to discuss the commission issue arising over the safe driver reward plan in automobile liability and property damage insurance. The non-bureau companies are making much of the fact that the New York department refused to ratify this plan and, therefore, declare that such being the case it is not logical or scientific. The plan has not been popular with all the general agents.

No Standard of Qualification

There is no standard established for a general agent. Some agents are getting the full general agent's commission without doing any supervision. The bona fide general agents advocate that a standard be fixed so that the top commission can only be paid to an office that actually supervises the business. Under the safe driver reward plan the general agent receives 21 percent on the gross. A regional agent is paid 17 percent and the broker 15 percent. The general agents who are actually supervising the business advocate a 10 point spread between the producers and the supervising office, allowing the companies to make other adjustments. Many of the general agents would like to see the regional class abolished.

Can Not Pay for Supervision

The general agents contend that under the present system the overwriting commission is not sufficient to pay for supervision and hence general agents are actually losing on brokerage business. They contend that the branch offices can afford to pay the commission to brokers and regional agents but the general agents cannot and hence the branch offices have a distinct advantage. There are general agents who have requested that the former commission of 25 percent be paid on the gross and then a refund of 15 percent be made if an award is made to an assured. While general agents say that the companies could easily charge back the commission to them they would find it most difficult, if not impossible, to charge back brokers and regionals.

O. B. Hartley Is Resigning

Well Known Des Moines Insurance Official Will Go to Olympia, Wash. to Engage in Private Practice

O. B. Hartley of Des Moines, who was formerly a vice-president and general counsel of Great Western of that city which was merged with Washington National of Chicago and then became associate general counsel of the latter, has resigned his position on account of ill health and expects to go to Olympia, Wash., in due season to establish a private law practice. He also has resigned as a member of the executive committee of the Health & Accident Underwriters Conference. He has been an active factor in the organization.

Mr. Hartley graduated from the law school of the University of Kansas in June, 1907, and was elected clerk of the district court of Osage county, Kan., for two terms. He then went to Emporia, Kan., practicing law for five years. He was offered the position as attorney of the Kansas department but declined to enter a law partnership with the outgoing prosecuting attorney of Lyon county. Later on, however, he acted as special attorney for the department on some matters. In 1918 he went to Des Moines to become connected with Great Western.

New Issue Arises Over the Defunct Central Mutual

Attempt Is Being Made by the Receiver to Levy an Assessment

Circuit Judge Prystalski of Chicago is expected to rule this week on the motion of H. G. Miller, receiver of the defunct Central Mutual of Chicago, for an assessment on the policyholders. Earlier in the week he granted a motion to Mr. Miller to restrain J. J. Schlosser, who had recovered a judgment against an assured of Central Mutual, from proceeding directly in the Ohio courts against London Lloyds as reinsurers of Central Mutual. Arguments on this case and on the proposed assessment were heard last week. It is not indicated whether attorneys for Mr. Schlosser will appeal Judge Prystalski's ruling.

Contested by the Company

The proposed assessment has been contested by the company and a number of policyholders, represented by Myer Rosengard. Mr. Rosengard does not represent Harold Shlensky, former president of Central Mutual, as was incorrectly reported. He is counsel for the company and has been retained by a number of policyholders who are fighting the assessment. The assessment asked by Mr. Miller, through his attorney, L. C. Whitman, aggregates \$5,000,000 and would fall upon 15,000 policyholders in 15 states, embracing all assured who were on Central Mutual's books on and after Jan. 1, 1935. Central Mutual had some private passenger car business, but a large proportion of its premiums were on long haul trucks and most of the assured who are contesting the assessment are truck companies, many of whom would be forced out of business if the assessment is levied and collection forced. It is understood that some of the individual assessments may run as high as \$50,000.

Receiver's Capacity Attacked

In addition to maintaining that an assessment will be unnecessary if the debts of Central Mutual are properly ascertained and the reinsurance collected, the contesting policyholders maintain that under the applicable law of Illinois the receiver has no power to levy an assessment. Central Mutual was placed in receivership before the Illinois code went into effect and hence the mutual company law of 1915 is being invoked. Mr. Rosengard has maintained for his clients that under the terms of this law only the company as a going concern can levy an assessment and hence the receiver is exceeding his authority. Although several mutuals were liquidated in Illinois under this act, this is the first time that an assessment has ever been contested and hence the point is a new one as far as the Illinois courts are concerned.

The new insurance code, which went into effect last year, specifically authorizes the liquidator, who must be the insurance superintendent, to levy an assessment. However, the decision in the Central Mutual case, if it gets to a court of last resort, may provide a precedent in other states.

May Cover School Buses

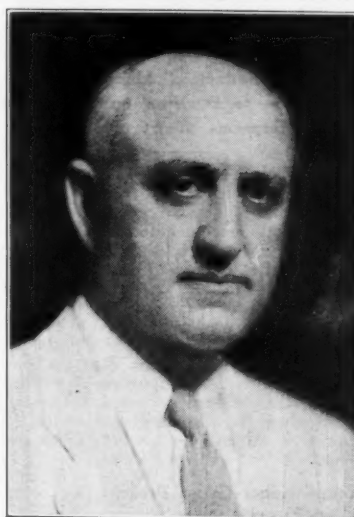
DENVER—School directors may insure school buses, according to a ruling by Attorney-General Rogers, though such action is not compulsory. State law authorizes the various districts to obtain liability, collision, and other types of automobile insurance, he said. "However, neither the school district nor its directors are liable and the taking out of insurance cannot be construed as an assumption of liability under our laws," he declared. Many districts have insurance on their buses at the present time, according to Mr. Rogers.

Will Address the Agents



JULIAN LUCAS

Ray Murphy, assistant general manager Association of Casualty & Surety Executives, and Julian Lucas, head of the New York brokerage firm of Davis, Dorland & Co., New York City, and for-



RAY MURPHY

mer president of the National Association of Insurance Brokers, will be headliners at the annual convention of the National Association of Insurance Agents.

Assessment Is Expected in Reciprocal's Failure

DALLAS, TEXAS—While audit of affairs of the Republic Underwriters, defunct Waco reciprocal, has not been completed, it is known assets will not pay as much as one cent on the dollar of claims against it, Curtis Hill, receiver, said.

"There are practically no assets," he declared. "The liabilities, or the claims against the concern are increasing. It looks like the money to pay these claims must come from the policyholders of the company."

Receivership activities have been extended and increased because some persons connected with the reciprocal demanded everything in sight for themselves and the company. He said these demands resulted in the audit being ordered months ago, and that the audit has not been completed because of muddled affairs of the company and the fact it operated in many states.

It is understood the assessment against policyholders will be made on a basis of premiums they have paid. If they fail to pay, they will be sued, Receiver Hill said.

The receiver said premium income from the 14 states in which Republic Underwriters operated was over \$1,000,000. The attorney-in-fact, A. B. Shoemaker, had a contract with policyholders to pay him 15 percent of premium income for management. At the time the concern was found insolvent and a receiver named it was declared liabilities exceeded assets by over \$110,000, but now it is estimated the amount is more than \$1,000,000. At the time of the receivership proceedings, there was listed as "premiums in course of collection \$40,000." That amount already has been absorbed by receivership expenses, it is understood.

After the receiver was named, the reciprocal filed bankruptcy proceedings in federal court at Waco. Hearing on that petition has been postponed several times, but now is set for September.

Great American Indemnity was licensed in Canada.

Deaths from motor vehicle accidents in St. Louis during the first half of 1938 dropped 44 percent.

C. A. Goehring, fire and casualty agent in Detroit for a number of years, died after an illness of a year. He was 62 years old.

Automobile Liability Rate Changes Announced

National Bureau Makes Public Some Deviations from Existing Schedule

NEW YORK—Automobile liability rate changes in Arkansas and Tennessee have been announced by the National Bureau of Casualty & Surety Underwriters. In Miller county and Texarkana, Ark., private passenger rates have been made even for all classes of cars, the new premium being \$23 for public liability and \$7 for property damage. This amounts to an increase for W and X cars, which formerly took premiums of \$20 for public liability and \$5 for property damage, and a reduction for Y automobiles, formerly rated at \$24 and \$8. Rates for commercial automobiles in this territory have been raised sharply, the bodily injury liability premium for heavy class 2 and 3 cars going up from \$70 to \$88 and for heavy class 4 cars from \$48 to \$60. The hired car rate has also been increased from \$1.15 to \$1.45 for class 2 and 3 and from 80 cents to \$1 for class 4.

Reduction in Bristol

Private passenger rates have been reduced in Bristol, Tenn., and made even for all classes. This means that throughout Tennessee the rating distinction between W, X, and Y cars has been completely abolished. The new Bristol rate is \$21 for bodily injury liability and \$6 for property damage liability. The old premiums were \$22 and \$6 for W and X cars and \$27 and \$8 for Y automobiles.

Chattanooga territory has been redefined to include all Georgia territory within five miles of the Chattanooga city limits. Previously only the Georgia towns of Fairland, Lookout Mountain and Rossville had been specifically included. No change is made in rates in this territory.

50-30 Slogan Gets Results

LOUISVILLE, KY.—That safety work in Louisville and Jefferson county, and efforts of the 50-30 Club are bringing some results, was shown with Jefferson county going 70 days without a fatal auto accident in the county outside of Louisville. On the same date Louisville had completed 54 days without a fatal accident. The county record was broken on July 10, when a girl died from injuries suffered when a car went off a road.

The 50-30 Club has been campaigning for speed limits of 30 miles in towns and cities; and not over 50 miles in the country.

Anti-flunking Cover Is Put into Effect

PROVIDENCE, R. I.—Insurance against flunking, to the extent of the price of "make-up" examinations, has proven popular with students at Providence College and the student organization operating the scheme has come through the hurdle of final examinations in a highly solvent condition. All of the 132 seniors received their degrees, so that there was plenty of money to pay off students who failed.

The plan, which has the approval of college authorities, charges a premium ranging from 35 cents for seniors to 50 cents for freshmen, and guarantees to pay the cost of make-up examinations for which \$2 is charged for the first try and \$5 for the second attempt. Interested by the success of the plan at Providence college, many students at other institutions have written in to inquire about details of the plan and undergraduates at several other colleges are planning to install similar systems this fall.

Silver Anniversary Meeting of Ohio Federation to Be Held

Ohio insurance men have been invited to take part in the 25th anniversary meeting of the Insurance Federation of Ohio to be held at the Deshler-Wallick Hotel, Columbus, July 15. The meeting will open with a luncheon at which C. M. Smith of Chicago, general counsel Lumbermens Mutual Casualty and others will talk. In the afternoon there will be sectional meetings with the following leaders presiding: Life, J. S. Drewry, Cincinnati; fire, B. G. Dawes, Cincinnati; and casualty, J. R. Millikan, Cincinnati. In the evening, Claris Adams, president Ohio State Life, will speak, following a banquet. Messrs. Dawes and Millikan are former presidents of the association.

At the fire section, E. F. Gallagher, Ohio Inspection Bureau, will speak on "Fire Insurance Rating as a Public Relations Factor," and A. C. Guy, manager Columbus office, Western Adjustment, will discuss "Public Contacts Through Loss Adjustments." J. C. Neer, Western Mutual Fire, Urbana, will talk on "Legal Cancellation of Fire Insurance Policies." J. R. Pierce, attorney, state bureau of motor vehicles, will speak before the casualty section on the financial responsibility act.

Joint Committee Named

An advisory committee of eight prominent insurance executives, university officials and safety authorities has been named to direct the program of the National Center for Safety Education at New York University. The membership includes E. J. Bond, Jr., president Maryland Casualty; J. W. Randall, vice-president Travelers; J. H. Harvey, managing director and A. W. Whitney, consulting director of the National Conservation Bureau of the Association of Casualty & Surety Executives; Dr. Rufus Smith, provost; Dr. Thorndike Seville, dean of the engineering school, and Dr. A. B. Meredith, professor of education, all of New York University. Dr. N. H. Dearborn, dean of the division of general education of New York University is a member and chairman of the committee.

The National Center for Safety Education is a joint project undertaken by the division of general education at New York University and the National Conservation Bureau.

WORKMEN'S COMPENSATION

Compensation Changes Made

Rating Board of New York Announces Alterations in the Rules Applying to Certain Classes

NEW YORK—Important changes in the rules of the Compensation Insurance Rating Board, which were approved by the department and became operative both as to new business and renewals July 1, relate to the classification of "occasional servants," the writing of term policies, application of the expense constant, definition of governing classification and amending the rule applicable to executive officers.

As revised, the term "occasional servants" is construed to mean all out-servants or in-servants whose employment is not continuous but whose duties are a regular and continuing part of customary household, domestic or farm duties. The definition applies only where a servant is employed one-half or less of customary full time. The term "occasional" is held to include such employees as a laundress for certain days, and chore men. The premium charge for an occasional servant engaged for one-half or less of full time is to be one-half the full time charge for those employed in similar work.

The governing risk classification is defined as that carrying the largest payroll. For classifications rated on a per capita basis, each unit of exposure to be the equivalent of \$1,500 payroll per annum.

Executive officers of a corporation are construed to be the president, any vice-president, secretary, treasurer or other executives elected or appointed in accord with the charter and by-laws of the employing corporation. The minimum remuneration of all executive officers shall be \$30 per week, with \$100 per week as the maximum, "unless any such officer elect to be excluded from the provisions of the workmen's compensation act."

A policy written exclusively on the per capita basis may be issued for a three-year term, without discount in rate, but subject to the special minimum premium.

Joins Bituminous Casualty

R. A. Braddock, who has been office manager of the C. F. Crist and Co., general agency at Kansas City, Mo., for the past two years is now connected with the Bituminous Casualty in the underwriting department at the home office at Rock Island, Ill. Previous to joining the Crist agency, Mr. Braddock spent three and one-half years with the R. B. Jones & Sons agency, Kansas City as manager of the automobile and casualty department.

Hoosier Casualty Rally

Field representatives of the Hoosier Casualty from six of the states in which it operates held a two-day meeting at Indianapolis this week. Speakers at the first day session were V. M. Ray, vice-president, who presided, and C. Norman Green, second vice-president. Mr. Green presided at the Tuesday business session and Milo Doerfler, assistant secretary, was the other speaker.

The home office quarters in the Fletcher Trust building are being enlarged and remodeled and other important improvements will be effected.

Opening Washington Branch

NEW YORK—Globe Indemnity is opening a branch office in the Investment building, Washington, D. C., in charge of W. E. Stansbury as resident manager. He has been superintendent of the Hartford Accident's casualty department in Washington and has been in the business in Washington for the last eight years. The office will be at 1023 Investment building.

Occupational Disease Rates

Radical Reduction Made in Michigan Due to Decision on Subject by State Supreme Court

LANSING, MICH.—Reduction in rates charged for employers liability in occupational disease cases under the common law was decided on here after a two-day meeting of the regional committee of the National Council on Compensation Insurance. An average reduction of about 90 percent on the different classifications was approved on the basis of a decision of the Michigan supreme court which holds that no such liability exists for employers operating under the workmen's compensation act unless there is a specific waiver of the benefit of the act by an individual employee.

Commissioner Gauss Present

The 1927 legislature adopted a schedule occupational disease act which covers a specific list of occupational ailments. Some minor changes in rates for a few of the listed diseases were approved by the committee. Most of the time was occupied with reclassification procedure based on specific complaints. The five stock and five mutual carriers on the committee had representatives present. Commissioner Gauss was at hand during most of the session. He has approved the retrospective rating plan in principle. His department men and experts from the state accident fund are working out the details to complete the plan which will be filed with the department.

Commissioner Gauss, who met with the committee, took part in informal discussion of retrospective rating. He said his approval was subject to reservations and modifications to be set forth later.

Severe Penalties Provided in New Jersey Comp. Act

NEWARK—New provisions in the New Jersey workmen's compensation act provide severe penalties for employers for non-compliance. The old law set fines up to \$500 or imprisonment for 30 days or both while the new imposes fines up to \$1,000 or imprisonment for 60 days or both. Under the old law, legal proceedings as to uninsured employers, required presentation to grand jury, then prosecution of indictment which meant in many cases long months of delay. The new law provides for the presentation of facts in police or district courts where fines can be imposed in a few days.

The president, secretary and treasurer of large corporations, as well as small firms, are now personally liable to the extent of the fine and imprisonment if the corporations, etc., headed by them do not insure or if a sub-contractor does not insure. Where there is an unpaid compensation award the employer or one of the officers, can be placed on probation for any period to pay the award through the probation officer of the county. Probably failure to pay the amounts when due constitutes contempt of court and leads to fine or imprisonment for each violation.

Municipality Held Liable

Judge Reis of Dane county circuit court, Madison, Wis., has sustained the Wisconsin industrial commission in an award against the town of Milton and the Employers Mutual Liability, maintaining that a municipality operating a fire department is responsible for any injury sustained by persons called upon by the fire chief to aid in fighting a fire

even though it is outside the limits of the municipality which operates the department. During a fire in Harmony, Clair Hurley of Milton Junction, a spectator was called on by the Milton fire chief to help move a hose. An explosion caused Hurley's death.

O. D. Survey in Indiana

The Indiana state board of health is launching an occupational disease survey of that state for which 13 field surveyors are being trained under J. J. Bloomfield, past assistant engineer of the United States Public Health Service, at Indiana University in Bloomington. The survey will start in Marion county, where 195 plants employing 25,000 persons will be studied. In all 1,476 plants out of 3,813 in the state will be studied with reference to potential occupational disease hazards, with emphasis on environment, atmospheric pollution, lighting, heating, raw material and by-product contact of workers.

Seek Compensation Law

Arkansas labor, financial, insurance and other groups are sponsoring petitions asking that in the November general election an initiated act to authorize the Arkansas legislature to pass a workmen's compensation law be voted. The

petitions, filed with Secretary of State Hall, carry 32,419 signatures, well over the legal requirement of 18,600. Also proposed for submission is an act to grant tax exemption to new industries in Arkansas.

Improvement in Oklahoma

OKLAHOMA CITY — Workmen's compensation net premiums amounted to \$4,823,387 in Oklahoma in 1937 and \$3,726,939 in 1936. Losses paid in 1937 totaled \$2,187,390 and \$2,219,937 in 1936. In 1937 the loss ratio was 45.3 percent and in 1936 59.5 percent.

Canadian Experience Shown

Employers' liability and workmen's compensation business, which has been taken over for operation by leading Canadian provinces, is not so large as a few years ago. Premiums last year amounted to \$623,713 and claims \$214,227 or 34.35 percent of premiums, compared with premiums \$488,449 and claims \$198,079, or 40.55 percent in 1936.

Entitled to Compensation

ST. PAUL — An officer and stockholder in a company may also be an employee and entitled to compensation insurance, the Minnesota supreme court has held.

FIDELITY AND SURETY NEWS

Big Bond Placed on Coast

Coverage for Shasta Dam Project Aggregates \$36,000,000, with 21 Companies Participating

LOS ANGELES—Bonds for \$36,000,000, one of the largest ever written in this territory, have been written for Pacific Constructors, Inc., successful bidders on the huge Shasta Dam of the Central Valley Project, California's largest water conservation and storage project. There are two bonds, one to insure the completion of the contract, and the other to guarantee the payment of all bills by the contractors. The premium on the two bonds, written on a special rate promulgated by the Towner Rating Bureau, is \$525,000.

The business originated in the Los Angeles offices of the Fidelity & Deposit, Aetna Casualty, United States Fidelity & Guaranty, National Surety, and Hartford Accident. Other companies allocated a share of the coverage are: American Surety, Maryland Casualty, Fireman's Fund Indemnity, Fidelity & Casualty, Pacific Indemnity, Indemnity of North America, Massachusetts Bonding, New Amsterdam Casualty, Standard Accident, Central Surety, Columbia Casualty, American Employers, Glens Falls Indemnity, Continental Casualty, General Casualty, Seattle and Standard Surety & Casualty. It is understood the originators retained approximately one-half the business.

Pacific Constructors is composed of 12 firms from different parts of the country, who incorporated the new company for the express purpose of handling this job. The company has paid-in capital of \$3,000,000, and is organized on lines analogous to the Six Companies that constructed the Hoover Dam.

BIG OKLAHOMA BOND

KANSAS CITY—The Thomas McGee & Sons agency has completed arrangements for a statutory or payment bond for \$9,322,960 on the Grand River dam project at Pensacola, Okla., near Disney. The Massman Construction Company, Kansas City, was awarded the contract. In addition to the statutory bond required by Oklahoma, the McGee agency arranged the performance bond of half the \$9,000,000 figure, required by the federal government.

Fidelity & Deposit originated the bond, as it did seven of the bonds for the nine bidders involved. Seventeen

other companies participated. Central Surety, particularly through Vice-president H. P. Linn, collaborated with the agency in handling details.

The McGee agency is handling the other insurance coverage on the project. Louis McGee spent last week in Oklahoma completing the transaction, and Joseph J. McGee previously spent ten days in eastern centers making arrangements.

Fidelity & Deposit retains \$1,366,148 and the other companies participating are: U. S. F. & G., \$932,296; Maryland Casualty, \$498,444; Standard Accident, \$372,918; New Amsterdam Casualty, \$466,148; National Surety, Fidelity & Casualty, American Surety, Hartford Accident, Aetna Casualty, \$699,222 each; Fireman's Fund Indemnity, \$186,459; Massachusetts Bonding, \$279,688; Great American Indemnity, \$233,074; Century Indemnity, \$139,844; Columbia Casualty, \$466,148 and Central Surety, \$166,168.

SURETY BUSINESS COMES TO LIFE

The surety business has in recent weeks taken a new lease of life with a vengeance. Previously for several months it had been decidedly in the doldrums and surety men had been singing the blues probably more plaintively than had those in any other branch of the insurance business. Now the contract business has come to life with a vengeance and surety men are enjoying almost frenzied mid-summer activity. In addition to the Shasta Dam and Grand River Dam projects for which the bonds have now been completed, with details reported this week, a number of other big projects are just about to mature, as well as dozens of other sizable projects throughout the country that would ordinarily be news but seem small beside the immense projects being launched.

For instance, bids are to be opened Aug. 8 for the Hansen Dam in the Los Angeles river, north of Los Angeles, the estimate being \$9,000,000. Bids will be opened July 28 for the Whitney Point Dam, near Binghamton, N. Y., which is estimated to cost \$3,000,000. Bids will be opened next Tuesday for the Wapapello Dam at Cape Girardeau, Mo., the estimate being \$3,000,000. The Kingsley Dam project in Omaha estimated at from \$6,000,000 to \$7,000,000 will soon be ready.

Apparently the government is bringing these projects to a head as rapidly as possible, with the new WPA funds.

In the last few years, observers say that there has been a decided tendency



OUR SELECTED RISK POLICY IS

Not a "cut-rate" policy or a "reward-plan," but it does offer AN IMMEDIATE CASH saving to the careful driver on his automobile insurance.

It is on this principle that American States has grown to be ONE OF AMERICA'S OUTSTANDING STOCK COMPANIES writing automobile insurance exclusively. It is through this plan that deserving motorists have saved hundreds of thousands of dollars in insurance premiums.

Our policyholders have always been selected on the basis of their past driving record. We try to avoid insuring the reckless minority, the habitually heedless 15% of the drivers who cause 90% of all accidents. Consequently we have FEWER CLAIMS MAKING POSSIBLE OUR LOWER RATES . . . and the AGENT GETS A FLAT RATE OF COMMISSION ON ALL COVERAGES.

In addition to the cash saving the assured gets the broadest form, most liberal Policy offered today, plus a nationwide 24 hour claim service through our several branch offices, 16 service offices and network of adjusters from coast to coast . . . and behind the Policy is over \$2,000,000.00 in sound, liquid assets . . . and our reputation for prompt, equitable claim adjustments.

We adhere strictly to the American agency system and recognize your ownership of expirations.



You will enjoy an association with this sound progressive organization and will profit by it. Write Today!

AMERICAN STATES INSURANCE COMPANY

AMERICAN STATES BUILDING INDIANAPOLIS, INDIANA

for contractors to expand the field of their operation. Previously a contractor confined his operations pretty largely to a region within 200 miles or so from his headquarters. However, today, contractors from the Pacific coast are bidding for tunnels in New York, eastern contractors are bidding for Pacific coast work. One explanation is that there was such a scarcity of bidders for some of the large projects that were launched four or five years ago that contractors from more remote places became attracted to the possibilities of participating in work at a greater distance from their headquarters and became a member of some syndicate that was formed to enter a bid. As this practice continued, the contractors got in the habit of working farther afield. This means that local surety offices and surety producers automatically become interested in projects at considerable distances from their headquarter cities and an agent or company man who is interested in contract bonds must now keep abreast of developments throughout the country.

Surety companies have already noticed the upturn in contract business following the appropriation bill passed by Congress allocating a large sum to the WPA for public work. Much of this work is being done by municipali-

ties or other local governments. Usually it is street and alley paving or work that is not particularly hazardous. The material is easy to get. The surety companies have had very favorable experience on WPA work.

Bureau Companies Act

Since the surety companies belonging to the Towner Rating Bureau revised their basis for rating bonds guaranteeing materials they have made some inroads on competitors. Heretofore the rate was based on the contract price. Now the rate is 5 percent on the penalty of the bond. Very frequently the latter rate cuts the former in two. Surety companies expect therefore to get much more of the material bonds.

Denies Liability on Shortage

DES MOINES—The Massachusetts Bonding, one of the defendants in the suit brought by Polk county, Ia., to recover a \$16,353 shortage in the county treasurer's office, has filed an answer and cross petition in the Polk county district court. The Massachusetts Bonding, surety for former Treasurer Allen Munn, denies all liability for the shortage found in former Deputy Treasurer John T. Dyke's accounts, and asks the court to

dismiss the case against it.

The company asks judgment for the entire \$16,353 shortage against the Employers Liability, Southern Surety, New York Casualty, Royal Indemnity and the Fidelity & Deposit, all of which had signed bonds as surety for Dyke, now serving a term of not more than ten years in the Iowa penitentiary.

In its cross petition the Massachusetts Bonding contends that, as surety for Munn, if it is found to have any liability in the Dyke case it can be only secondary to that of the companies which signed Dyke's bond. So far the companies on Dyke's bond have failed to comply with demand for payment.

Honor Foster & Messick

The "Third-of-a-Century Loyalty Testimonial" effort being put on by agents reporting to Foster & Messick, Indianapolis managers United States Fidelity & Guaranty, has hit a high pace, the amount of new business produced thus far being nearly \$330,000. Eighty agencies have over-run quotas assigned and a number more are expected to do so before close of the drive. Foster & Messick has rounded out a third of a century of successful representation as managers of the U. S. F. & G. In the fall there will be a celebration of the achievement with a gathering of the clan at French Lick.

PERSONALS

Gay Gleason, counsel for the Employers Liability with Mrs. Gleason and their two children, sailed from Boston to spend the summer abroad.

Harry B. Humphry, vice-president Associated Indemnity and Associated Fire & Marine, has returned to the head offices in San Francisco following an absence of three months, during which he was in charge of the companies' eastern department offices in New York City, during the illness of R. L. Inglis. En route back to San Francisco, Mr. Humphry visited his companies' western department headquarters in Chicago.

Irving K. Cruett, one of the chief underwriters in the Chicago office of the U. S. Fidelity & Guaranty, who has been off the reservation for some two months owing to heart trouble, is now spending a couple of hours each day at his desk. He is one of the veterans in the cause having gone to Chicago some 20 years ago from the head office.

Jack Shepard, manager of the west coast division of Phoenix Indemnity's northern department, is visiting the Van Gilder Agency in Denver. **Hal Van Gilder**, recovering from an emergency appendicitis operation, has been taken home to convalesce.

J. H. Hutchings, who served as assistant secretary and treasurer of American Indemnity some years ago, retiring in 1930, died at the age of 45 in Galveston, Tex. He was a son of the late Sealy Hutchings, who was president of American Indemnity for some time.

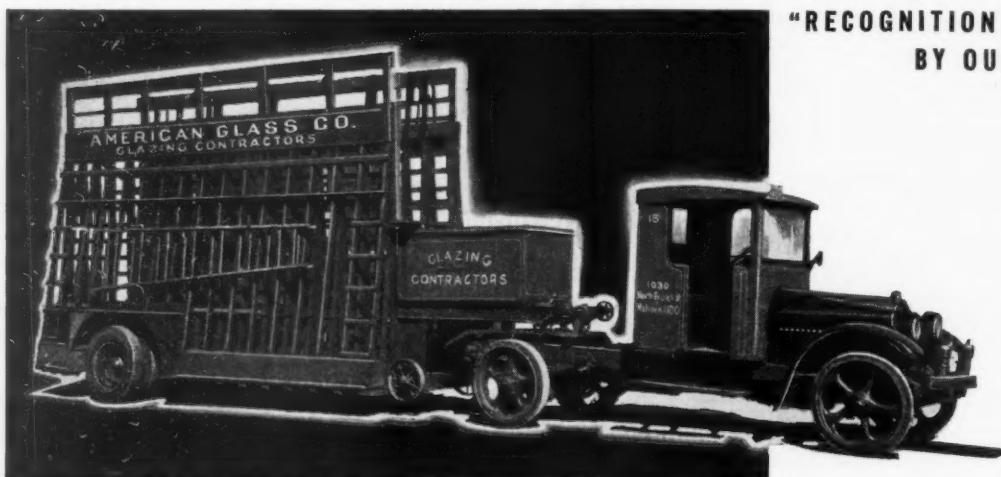
U. S. F. & G.'s Pittsburgh Office Outing Well Attended

PITTSBURGH, PA.—One hundred and five agents have qualified for the 1938 agents' convention of the Pittsburgh branch of the United States Fidelity & Guaranty at Uniontown, Pa., this week, it is announced by Albert C. Supplee, manager.

Mayor Crow of Uniontown will welcome Thursday night, and Lee T. Sellers will be toastmaster. The principal addresses will be made Friday night by R. Howard Bland, chairman of the board, and Philip F. Lee, vice-president and agency director. Clifford M. Woodside, judge of probate court, Youngstown, O., will be toastmaster. Others present will be Vice-presidents Joseph F. Matthai and C. J. Fitzpatrick, and J. D. Williams, superintendent of the judicial department, from the home office. The Fidelity & Guaranty Fire will be represented by Harry F. Ogden, vice-president, and C. B. Gamble, secretary. Commissioner Hunt will deliver greetings. The program will include golf, swimming, tennis and recreational activities.

Report Missouri Totals

Operations of the casualty companies in Missouri during 1937 are reported by the insurance department as follows: Accident and health, \$1,260,984 in premiums and \$666,728 in losses; auto liability, \$4,975,779 premiums and \$2,285,653 losses; liability other than auto, \$2,512,526 premiums and \$874,577 losses, compensation, \$3,505,884 premiums and \$1,790,753 losses; fidelity and surety, \$2,182,773 premiums and \$527,537 losses; plate glass, \$299,173 premiums and \$123,437 losses; burglary and theft, \$737,717 premiums and \$139,297 losses; steam boiler, engine and machinery, \$250,958 premiums and \$69,526 losses; auto property damage, \$1,137,439 and \$511,299 losses; auto collision, \$43,024 premiums and \$21,955 losses; other classes, \$313,596 premiums and \$64,984 losses. Total premiums for all classifications, \$17,214,857 and losses \$7,075,681.



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BY OUR SERVICE"

LOW BRIDGE

Service, to be reliable, must be complete. The American Glass Company recognizes this fact and it contemplates certain obstacles and difficulties as in any other line of business.

An example: We have had built a special trailer truck so constructed that it will take the largest plate of glass required in any Chicago location. It is designed so that it can pass under low bridges, viaducts, etc., thus avoiding detours and affording greater speed in plate glass replacement. It is the only one of its kind in Chicago.

The complete, reliable and prompt service of the American Glass Company has made it the outstanding plate glass replacement organization in Chicago.

American Glass Company
1030-42 NORTH BRANCH STREET-CHICAGO

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CHANGES IN CASUALTY FIELD

L. V. Irvine Takes Post in Toledo General Agency

L. V. Irvine, who served as special agent and has been in charge of fidelity bond work in the Chicago office of Aetna Casualty, is leaving Aug. 1 to take an important position with the Falconer, Dunbar & Picton general agency of Toledo. This is a large office and is an Aetna Casualty general agency. Mr. Irvine will look after fidelity bond matters and will give special assistance to the handling of Mr. Picton's business. Mr. Irvine graduated from Princeton University in 1925. He attended the bond school at the head office of Aetna Casualty and then was assigned to the Chicago office, where he has been located ever since.

Mr. Irvine is a particularly well posted man on fidelity matters. He is a close student of the business and is able to make a lucid explanation of the coverage to producers and assured.

The Aetna Casualty Club of Chicago at its annual golf tournament at the Maywood Golf Club next Tuesday will make a special presentation to Mr. Irvine and the Surety Association of Chicago is planning to have an affair in Mr. Irvine's honor, probably the following week.

Loud Assistant Manager

ST. LOUIS—G. A. Loud has succeeded C. F. Stewart as assistant manager of the St. Louis office of the Massachusetts Bonding. Mr. Stewart recently was promoted to Cleveland branch manager. Mr. Loud, native of St. Louis, started with American Central here 20 years ago, later joining the general agency then headed by Chris Muckerman which later became Muckerman & Cashman, and now is known as the General Insurors. He was with the Cushman agency about nine years, for a time being casualty department manager. In 1928 he joined the Indemnity of North America as casualty department superintendent in St. Louis.

General Agents Appointed

Ford, Jones & Robins of Richmond, Va., have been appointed general agents of the Massachusetts Bonding for all lines. H. L. Ford is head of the agency. This territory is under the jurisdiction of Manager C. L. Vaile of Washington, D. C.

Thompson & Jones are named general agents for all lines at Baltimore. This agency has enjoyed a substantial success under the management of C. B. Jones, whose insurance career covers more than a quarter century as attorney, underwriter, field manager and producer. He is also president of the Baltimore National Insurance.

Marshall Washington Manager

R. C. Marshall has been made manager of the Home Indemnity in Washington, D. C. He was formerly with the Ocean Accident as regional supervisor.

In 1920 he went with the firm of Nimmons, Carr & Wright, Chicago architects, becoming a mechanical engineer. He resigned later to go with the Massachusetts Bonding as solicitor in Washington, D. C., and in 1927 was made resident manager. During the past nine

years he has handled Virginia, Maryland and District of Columbia for the Ocean.

John F. O'Brien's Change

John F. O'Brien has been appointed superintendent of the Philadelphia branch office claim department of the Zurich. He replaces H. S. Robinson. Mr. O'Brien resigns from the Employ-

ers Liability as claim supervisor for New England, northern New Jersey and New York territory. He has been with the Employers for 21 years.

Car & General Changes

F. M. Douglass, formerly special agent for the Car & General's Boston office is assigned to the Baltimore office of the Car & General as branch manager. He succeeds W. H. Richardson, resigned. C. W. Sloan, formerly of the Boston claims department of the Car & General, succeeded Mr. Douglass as special agent of the Boston office and will

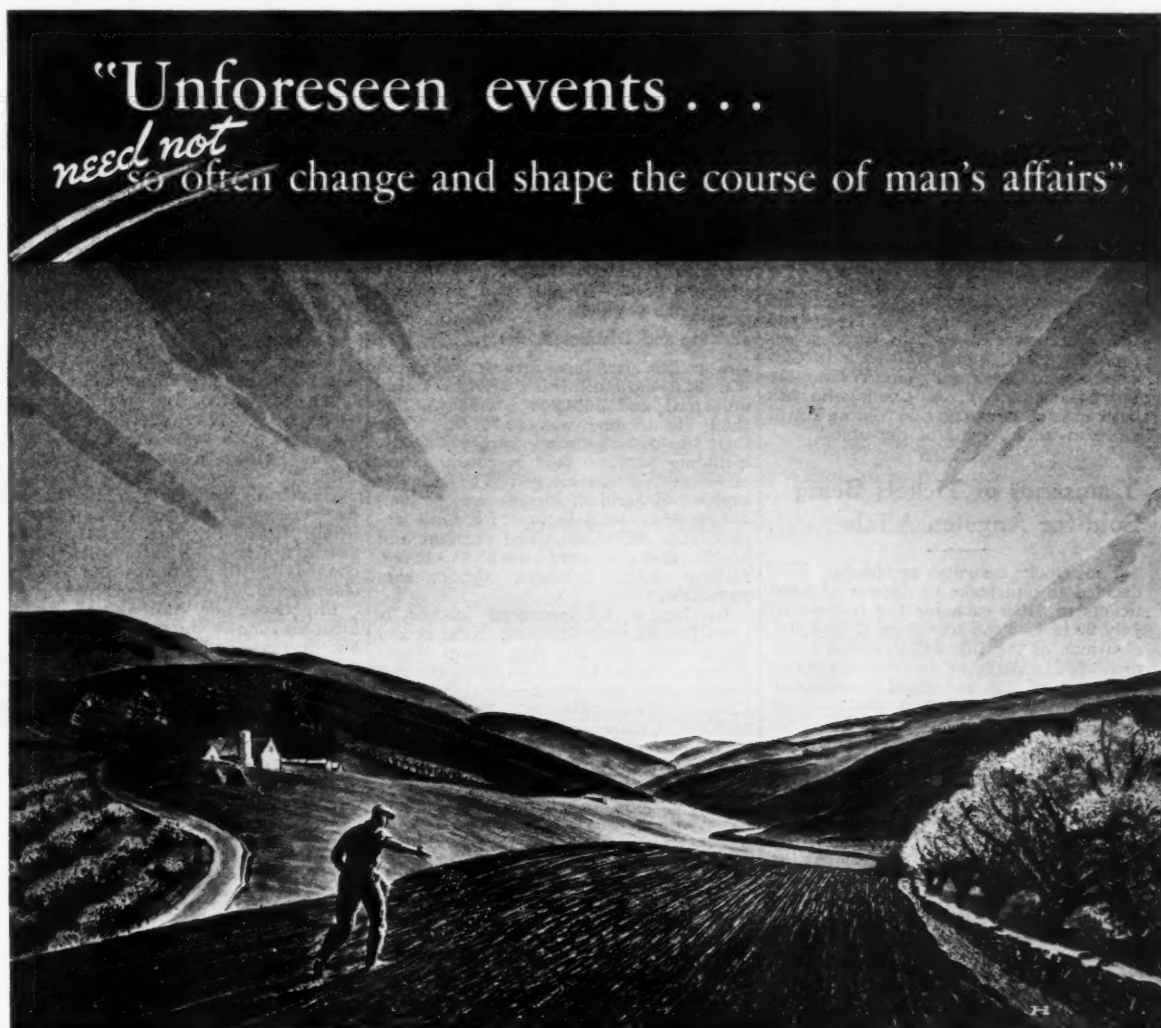
assist Manager W. J. Helm in the development of casualty business.

Reid to San Antonio

P. R. Reid, formerly connected with the Dallas office of the Traders & General, has been transferred to San Antonio, Tex., as special agent succeeding S. E. Graves, who has been transferred to Oklahoma City.

Opens New Iowa Offices

The Lumbermen's Mutual Casualty has discontinued its Rock Island, Ill.,



ON TAKING CARE OF TOMORROW TODAY

Important in the scheme of things are the men who take care of tomorrow. Consider, for example, the Maryland agent... 10,000 of him. His aim is to protect American institutions... business, industry, the home... against loss from unforeseen events.

He numbers among his clients many of the world's largest corporations. But he is just as interested in writing a fidelity bond for the corner druggist or a modest burglary policy protecting Fred Smith in case robbers break into his home and steal the family silver.

Your Maryland agent is a well-qualified member of the

insurance profession... can acquaint you with the details of some sixty lines of casualty insurance and surety bonds. He probably lives in your neighborhood, plays ball with the children when he comes from the office, and takes his wife to the movies after dinner.

In this 40th anniversary year of The Maryland he is doing a fine job... for his clients and for himself. His planning and service have enabled you to take advantage of the protection offered by The Maryland against everyday hazards. For you, in simple truth, he takes care of tomorrow today.

THE MARYLAND

MARYLAND CASUALTY COMPANY • BALTIMORE

SILLIMAN EVANS, Chairman of the Board

EDW. J. BOND JR., President

This advertisement appears in FORTUNE • TIME • FORBES and BUSINESS WEEK during the month of July

WANTED

Large Multiple line Casualty & Surety Company desires service Surety Special Agent Southern California territory. Application confidential. ADDRESS H-68, NATIONAL UNDERWRITER

Order newly revised **Right to the Point**—the standard fire agents' manual for 40 years—\$1 from National Underwriter.

office and has opened two new offices in Iowa, at Cedar Rapids and Clinton.

W. A. Frese will be in charge of the Cedar Rapids office, with headquarters at 724 Merchants National Bank building, and C. J. Hinkle will be at Clinton in the Turner building.

Loynahan Leaves General

T. E. Loynahan, for several years vice-president and general manager of the General Casualty at Seattle, has resigned. Mr. Loynahan is well known in Pacific Coast insurance circles, having been assistant Pacific Coast manager of the Ocean Accident for a number of years.

Joins Employers Liability

G. N. Watt has been appointed special agent for the Employers Liability group in northern Ohio with headquarters at 518 Guardian building, Cleveland, which is the office of the northern Ohio department of the group. He had previously been with the Indemnity of North America 10 years.

O'Connor Resigns Chicago Post

W. K. O'Connor has resigned as Chicago resident manager for American Indemnity of Galveston, Tex. He opened the office several months ago. Vice-president C. S. Kuhn, who went to Chicago several days ago, left Wednesday for Galveston. W. A. Coan, who has been assistant manager in Chicago, will serve as acting head of the office.

Thousands of Tickets Being Sold for Angsten Affair

The stock casualty companies have decided to undertake to dispose of 2,000 tickets at \$1.50 each for the testimonial July 29 in Chicago for Peter J. Angsten, chairman of the Illinois Industrial Commission. Mr. Angsten was first appointed chairman of the industrial commission 25 years ago and that is the occasion for the celebration. Neville Pilling, U. S. manager of the Zurich, is chairman of the stock casualty companies participating in the dinner. He received an allotment of 5,000 tickets and a meeting was called of the members of the Casualty Managers Club of Chicago. After some discussion, it was decided that the 5,000 allotment was intended for mutuals, reciprocals, Lloyds, reinsurers, etc., as well as stock companies and those present decided that an effort should be made to dispose of 2,000 tickets among the stock company offices. The celebration will consist of a buffet luncheon and sociable throughout the afternoon in the Hotel Sherman.

The American Mutual Alliance is seeking to dispose of 1,000 tickets.

To Determine Status

A meeting will be called some time in September or October of members of the Illinois Association of Casualty & Surety Fieldmen to determine whether the organization will be continued, according to President W. R. Purtell, special agent Maryland Casualty in Chicago. This association, organized last November, has an active membership of 40. Indiana is the only other state having such an organization. Luncheon meetings have been held monthly. R. N. Millure, agency superintendent Aetna Casualty, St. Louis, is vice-president.

Promote Pioneer Indemnity

SAN FRANCISCO—Indications are that the Pioneer Indemnity, formation of which was commenced about two years ago by Edward Brown & Sons, general agents, is to become a reality. According to report, the firm has made arrangements with a group of investment houses for distribution of the stock. Reports are also current that the general agency is contemplating organization of the Citizens National Life.

ACCIDENT AND HEALTH

Washington National Report

Convention Examination Shows the Company to Be in Excellent Shape—Writes Life, Health and Accident

A convention examination has been made of the Washington National of Chicago with executive offices in Evanston, Ill., by Illinois, New Mexico, Delaware and California. The examination is of Dec. 31. Its assets were found to be \$8,647,629, capital \$1,250,000, net surplus \$1,088,232. The examiners say that the cash position is well maintained and investment portfolio composed of diversified and marketable securities. Loss ratios in both the life and casualty departments have been favorable and the operating expenses moderate. The loss settlements have been paid promptly and compromise claims appear to have been adjusted equitably. The report says that the general accounting system has been progressively developed to reflect the results of operation in a comprehensive manner.

Income and Disbursements

The life premium income last year was \$2,335,875 of which \$1,472,214 was industrial and \$583,204 ordinary. The total life income was \$2,701,033. The total life disbursements were \$2,883,957, including \$725,000 paid in consideration of Great Western merger. The casualty health and accident income was \$6,086,493, making total income for both departments \$8,787,526. The accident and health disbursements were \$5,482,198, making total in both departments \$8,366,156.

Its largest life premium income is from Illinois with \$288,880. Next comes Texas with \$265,584, then comes Pennsylvania, \$196,518. Its accident and health premium income in Illinois is \$704,345, Texas \$511,285, Pennsylvania \$466,506, California \$458,128. Group insurance is confined to school teachers and industrial groups. Premium rates are based on actual experience. The teacher groups are written on an annual basis without grace period for payment of renewal premium, whereas the industrial are for an annual term with grace period of 30 days. It has adopted a group life contract to be written in conjunction with group accident and health. This is issued to cover loan indebtedness of credit union associations and is written on the term plan based on amount and duration of loans granted.

Newspaper Department

Industrial accident and health contracts are written on risks of both standard and sub-standard classifications. It has a newspaper department whereby accident and health policies are written through the medium of newspaper circulation. Disability indemnities are limited to \$100 per month with duration periods of four or six months.

Of the assets \$387,609 is in real estate, \$735,572 mortgage loans, \$482,929 policy loans, \$4,518,898 bonds, \$1,151,145 cash. It has in force \$44,972,109 life insurance.

Absorbed Outside Business

The company is the result of the original merger of the United States Life & Casualty of Chicago, the Washington Life & Accident of Chicago and the Fidelity Life & Accident of Louisville. These three companies wrote monthly and weekly payment health and accident. Later on it took over the weekly business of the Federal Reserve of Kansas City, Kan., the monthly accident and health business of the Continental Life of St. Louis in California, Washington, Oregon and Nevada, monthly accident and health business of the American National of Texas, monthly business of the Greensboro Life of North Carolina, weekly business of the People's Life & Accident of Missouri, weekly business of the American Bankers of Jackson-

ville, Ill., and the commercial travel and newspaper accident business of the Continental Life.

Canadian A. & H. Business Makes Good Showing

Canadian accident insurance experience from an underwriting standpoint was satisfactory in 1937. Companies as a whole made some money on the line, excepting health insurance. Accident and health is on a sounder underwriting basis than for many years.

Large principal sums have been eliminated. Policies are small and protective rather than large and speculative. Companies are reducing principal sum in both renewals and new business. The business is better stabilized and the forms simpler. It is, therefore, anticipated that 1938 will be a good year.

Experience last year on personal accident was satisfactory, premiums being \$3,202,872 and losses incurred \$1,356,901, or 42.37 percent of premiums, compared with premiums \$3,013,065, and claims \$1,212,206, or 40.23 percent, in 1936.

Combined accident and health business was greater in '37 than in 1936 with lower loss ratio, premiums last year totaling \$2,303,285 and claims incurred \$1,281,195, or 55.62 percent of premiums, compared with premiums \$1,845,491 and claims \$1,099,378, or 59.57 percent in 1936.

Health showed increase in premiums and decrease in loss ratio, premiums being \$1,513,684 and claims incurred \$925,242, with loss ratio 61.13 percent, compared with premiums \$1,417,688 and claims \$926,567, or 65.36 percent, in 1936.

Experience on "all other" accident business shows increase in premiums and decrease in loss ratio. Premiums in 1937 were \$1,870,340 and claims \$564,177, loss ratio 30.16 percent, compared with premiums \$1,649,633 and claims \$558,321, or 33.85 percent loss ratio, in 1936.

Ohio State Life Brings Out New Hospital Contract

The Ohio State Life announced a new special hospital and surgical expense accident and sickness policy, under which the insured may select his own physician and hospital at any place either in the United States or Canada. The \$12 policy provides for a \$3 a day hospital room for as many as 66 days in the aggregate over 12 consecutive months; \$14 policy, a \$4 hospital room for as many as 50 days in the aggregate over 12 consecutive months, and the \$16 policy, a \$5 room for as many as 40 days in the aggregate over 12 consecutive months.

There are also additional coverages in respect to operating room, anaesthesia, ambulance service and surgical fees. No examination is required and there are no occupational restrictions. Male age limits are 10-60, and female 10-50, but the premium for housewives is 25 percent higher. During a short test period by the Louisville and Minneapolis agencies to determine how the policy would be received, more than 1,000 were sold.

Cincinnati Prizes Awarded

Golf prizes at the annual outing of the Cincinnati Accident & Health Association were awarded to C. H. Elkins, Standard Accident, low gross; L. R. Bauer, Standard Accident, putting; C. C. Weibold, Hooper-Holmes, second low gross; L. K. Cooksey, Hooper-Holmes, high gross; H. W. Brezger, Hooper-Holmes, Cleveland, and O. K. Johnson, Globe Casualty, Columbus.

Mr. Johnson, who is secretary-treasurer of the Columbus Accident & Health Association, said at the dinner that 28 percent of his business was sold to women. He points out to them that only one man in 25 will be able to support

them after 65. He said that 20 accident and health claims were paid to one death claim. An investment of \$24,000 is required to obtain \$100 monthly at 5 percent interest and \$30,000 is needed at 4 percent interest.

C. L. Gurney, Mutual Benefit Health & Accident, Cincinnati, said that much life insurance was being sold on the idea of providing a monthly income and the idea could well be adapted to accident and health.

Mr. Gurney declared that nurses were excellent prospects for accident and health because they were all making money.

H. R. Whiteside, Earls-Blain agency, president, presided at the dinner. T. R. Wiles, Jr., chief underwriter Standard Accident, Detroit; J. R. Cain, Continental Casualty, Chicago; J. T. Maloney, editor Accident & Health Bulletins, and G. F. Kirkwood, Jr., Earls-Blain agency, spoke briefly. J. A. Weis, Earls-Blain agency, sang a number of songs.

Firecracker Day Drive

The Fidelity Health & Accident celebrated the company's 35th anniversary in a firecracker day campaign during which 577 applications were written. The Fidelity Health & Accident was established July 3, 1903, and inasmuch as July 5 was the next business day after that date this year the drive was held on that day. The applications were presented to President E. C. Edmunds and it was the largest single day's business in the company's history. W. J. Morris was the leading agent with 27 applications and Dirk L. Brink was next with 26.

Postpone Milwaukee Outing

MILWAUKEE—The Milwaukee Accident & Health Association postponed date of its annual field day at Tripoli Country Club, originally scheduled for July 12, tentatively to Aug. 16. Regular monthly luncheon meetings will be resumed in September.

Washington National Convention

The annual agency convention of the Washington National will be held Oct. 17-19 at the Palmer House, Chicago.

Davis Is Ahead

The eastern railroad department of the Pacific Mutual Life under Manager Charles H. Davis held a successful baseball contest in June. The department's sales were ahead of last year.

Extend Age Limit

The Hoosier Casualty is now writing its family reimbursement policy and family rider to include persons up to 75 years of age.

Announce Coast Prize Winners

LOS ANGELES—Manager W. E. Shiels of the Travelers Indemnity has announced prize winners in the 500-word prospect planning contest conducted by the Southern California branch: First prize, Ralph Stalmeier, Long Beach; second, Gordon Campbell, Burbank; third, J. A. Titlow, San Diego; honorable mention, E. E. Calvin, Long Beach; Ed Rich, C. W. Reese, Howard I. Watts, W. D. Newton, Los Angeles; Owen Insurance Service, Compton; Ralph S. Ingham, Alhambra; M. L. Becker, Colton, and C. K. Close, Ontario.

Drivers' License Exclusion Ruling

ST. PAUL—An automobile insurance policy does not cover an accident occurring while the car is being driven by one who does not have a driver's license, if the policy specifically excludes such liability, the Minnesota supreme court has ruled in a case involving the State Farm Mutual Automobile. The standard policy does not have such an exclusion.

The court also held that violation of a law which became effective after the policy was issued comes within an exclusion clause.

Tracelarm Messenger Bags Being Widely Employed

There is a growing interest in messenger bags owing to the robberies that have taken place. The Tracelarm messenger protection bags, approved by the Underwriters Laboratories and the National Bureau of Casualty & Surety Underwriters, are being introduced among bankers, merchants, manufacturers, hotels and the like for transporting pay-rolls, bank deposits, securities and other valuables. This device safeguards the contents without endangering the life or integrity of the messenger or paymaster. The messenger can surrender the bag without the slightest hesitation, obviating any resistance or defense. The alarm does not operate until some time after the bag has left his hands. It is lined with spring steel mesh and locks automatically when surrendered. The insurance companies allow discounts for its use. The bag emits dense yellow tracer smoke for several minutes in addition to the warning report. Actual holdup experience has demonstrated that bandits are very glad to discard the bag to effect their own escape. The Bankers Protection Co. of Simsbury, Conn., manufactures this bag.

Rate Reductions for School Buses

(CONTINUED FROM PAGE 17)

drive to work together. Probably every large industrial establishment has a substantial proportion of employees operating under such conditions. Many agents and brokers have reported that they tried to convince these assured of their need for the additional protection, but the 50 percent increase in public liability premium was too great a stumbling block and hence most assured took a chance. It is hoped that the reduction in the additional charge will make it easier to give these assured full protection. Many employers, particularly firms with insurance departments, have been concerned over the possibility of a traveling salesman being involved in an accident while driving another traveling man under some arrangement and having liability denied not only to the salesman but to the employer. It is expected that many firms who require traveling men to carry liability insurance on their automobiles will insist on this feature being added unless they are absolutely convinced that the salesman will never carry another person.

Review of the Six Months in Casualty Business

(CONTINUED FROM PAGE 17)

premium income of the surety companies, has been restricted in considerable degree to federal projects. Relatively few state or municipal undertakings have been launched thus far in 1938. Recoveries by carriers from liquidating banks on which depository bond losses had been paid, are about at an end. Such salvages as may still be looked for are regarded as negligible.

Headline happenings in the casualty and surety fields the first six months included the series of gatherings held by the accident and health men in different centers to stimulate interest in the business, with creditable results; the issuance of the safe driver reward automobile policy by member companies of the National Bureau of Casualty & Surety Underwriters, and the extensive publicity given in connection therewith; the growing appreciation by company executives of the desirability of maintaining closer public relations, and the engagement by the National Bureau of several highly competent persons to develop such activity; a revival of interest in the suggested formation of a company pool for writing long haul truck-

ing risks, and a revitalization of the casualty and the fidelity and surety acquisition cost conferences.

New Form of Safe Driver Rider

SAN FRANCISCO—Approval of the safe driver reward plan endorsement of the National Bureau of Casualty & Surety Underwriters has been given by Commissioner Carpenter of California. The commissioner is permitting policies written with a prior form of safe driver endorsement to stand as if the agreed new form were attached.

Mr. Carpenter says that while the intent of the former endorsement was clear, certain wording raised a question as to the technical violation of certain statutes regulating the definition of premium which must appear in every policy. The National Bureau, apprised of this fact, prepared a new form which grants the same coverage but which, in the opinion of the commissioner and attorney-general, meets fully all requirements of the law.

A. E. Spottke in Chicago

While in Chicago last Friday, A. E. Spottke, head of the automobile department of the National Bureau of Casualty & Surety Underwriters, was the luncheon guest of the executive committee of the Chicago Insurance Agents Association. This was an informal get-together where the agents presented some of their views on current conditions in the city.

Potter Will Visit Chicago

F. W. Potter, field supervisor and instructor at the home office training school of the Aetna Casualty, will be in Chicago this week interviewing prospective students from the territory and assisting graduates in sales and analysis work. Mr. Potter regularly goes into the field on this work when the home office school is not in session and thus keeps constantly in touch with producers who have completed the course.



AWAY FROM WORRIES? YES — BUT RELIEF FROM WORRY CANNOT BE FOUND BY THE OWNER OF A BUILDING IN WHICH INTOXICATING LIQUORS ARE SERVED EXCEPT BY INSURANCE

The building owner, as well as the tavern keeper, is liable for injuries to persons or property due to dispensing alcoholic beverages on the premises.

The real estate and personal property of the building owner and tavern keeper may be sold to satisfy such judgment.

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For particulars address

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Insurance Exchange

CHICAGO

WABash 1068

AGENTS! BROKERS! Increase your Earnings Widen Your Field to Include CREDIT INSURANCE

Probably nine out of ten Manufacturers and Jobbers whom you serve should be carrying Credit Insurance. Credit Insurance is growing at a great rate—sales possibilities are tremendous.

You will meet receptive minds everywhere. Credit Insurance is widely accepted by business executives as the most practical, efficient, and economical method of safeguarding resources—capital, surplus, and profits. It has the hearty good will of harassed credit managers. It is endorsed by auditors, bankers.

It is not intended that you sell Credit Insurance unaided. Your function is to make contacts—to present basic principles intelligently. Our own highly trained representatives co-operate with you by taking care of all technical

phases, proper coverage, etc., to your mutual profit.

The groundwork is laid for you. For years, American Credit Insurance has been widely advertised in newspapers. This year we inaugurate the most extensive publicity campaign in our 45 years' history. Forceful ads in large space are appearing in nationally circulated business and financial magazines, and in trade journals of many industries.

More American Insurance is being written than ever before. It is easier than ever to sell—more forms of coverage, liberalized policies, low-cost protection.

Get details of how we co-operate with you from our nearest office, or write direct to headquarters.

American Credit Indemnity Co.
of New York **J. F. McFadden, Pres.**

Chamber of Commerce Bldg., St. Louis, Mo.
Offices in all principal cities of United States and Canada

Year After Year

AN EVER INCREASING NUMBER OF
AGENTS WHO PREFER TO PLACE
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Much Interest in Proposed U & O Uniform Draft

(CONTINUED FROM PAGE 3)

quiring 50 per cent of total gross earnings would be very close to that required by one basing insurance on 80 percent of gross earnings less ordinary payroll and light, heat and power. It has been recommended that the present rate structure for the 80 percent contribution form be continued and hence the premiums would be approximately the same.

A prominent and well informed middle western underwriter makes the following comments on the proposed gross earnings form:

"As a matter of information, let us just see what actually happens. The figures I am quoting are not hypothetical but are actual figures taken from a loss adjustment made by the Western Adjustment and were obtained from its U. & O. Bulletin of 1938. The actual sales of this mercantile risk were \$136,643.23, from which we deduct the cost of the merchandise sold, which was \$79,233.36. The balance or margin on gross earnings was \$57,409.87. Now this proposed gross earnings form with 50 percent coinsurance would require insured to purchase 50 percent of the above margin or gross earnings on insurance in the amount of \$28,704.93. The proposed rate formula, using \$1 as a basis, no coinsurance, would arrive at a 60 cent U. & O. rate, this being 80 percent of the 80 percent coinsurance building rate. That would give us a premium of \$172.23.

Comparison Is Made

"Now let us compare this proposed treatment with what actually would happen on an identical risk, using in this instance the eastern method of rating and arriving at values. Our margin or gross earnings is shown as \$57,409.87. The ordinary payroll for one year is \$17,725.58, the cost of heat, light and power is \$7,875.00 or a total of \$25,600.58 which we deduct from the margin or gross earnings, leaving a balance of \$31,809.29.

"Now the east's 80 percent coinsurance form requires in Item 1 80 percent of that figure or \$25,447.43. We are going to call Item No. 2 ordinary payroll and our custom has been—although not a correct practice—to divide this payroll by four to arrive at three months or 90-day average. In doing that we have an amount of \$4,431.39. We take 80 percent of this and we have an amount of insurance under Item 2 of \$3,545.11.

"The eastern formula for rate making is to take for Item 1, 65 percent of the 80 percent coinsurance building rate, plus 10 percent, using the same basic rate and reducing it to 75 cents for the 80 percent clause and taking 65 percent of that gives you 48.75 cents. Increasing that figure by 10 percent we get a rate for Item 1 of 53.6 cents.

"To arrive at a rate for Item 2, we increase the final Item 1 rate by 50 percent. Increasing 53.6 cents by 50 percent gives us a rate for Item 2 of 79.5 cents. The amount of insurance required under the eastern form on this risk for Item 1 is \$25,447.43, which at a rate of 53.6 cents would produce a premium of \$136.40. The amount of insurance under Item 2, \$3,545.11 multiplied by a rate of 79.5 cents produces a premium of \$28.18. The sum total of insurance of these two items equals \$28,992.54. The sum total of the premium on that amount of liability is \$164.58.

"The proposed western form would require \$28,704.93 insurance and produce a premium of \$172.23. The western proposed form requires \$187.61 less total insurance than the combined two item form but assured pays \$7.65 more premium.

"In my opinion, this individual case brings out rather forcibly that this proposed form apparently has considerable merit. It appears to me in making

comparisons that the proposed plan comes so equally close to the present 80 percent form when Items 1 and 2 are insured that we might just as well forget any criticism of this 50 percent clause. The merit of the proposed form is its simplicity in language and coverage and there would be no need of talking about 'Removing the mystery from U. & O. insurance.' As a matter of fact, use and occupancy is a misnomer. Any assured readily understands what I am talking about when I talk to them about protecting their gross earnings."

Earle States His Reasons for Probe of New Yorkers

(CONTINUED FROM PAGE 5)

recommendation on Page 60 of the report that the minutes be translated from Yiddish to English without undue delay. This has been done." The commissioner made the point that in the supplemental report the examiner evidently did not get his information at first hand but took the word of a fraternal official.

Mr. Earle in justifying his onward march to New York says:

"The superintendent from New York makes the statement that the New York law requires that he make examinations of New York companies at periodic intervals and also requires that the examinations should be made by examiners who are employees of the civil service of state. I cannot see but what the superintendent of New York should be as much interested in examining foreign companies which are licensed in New York as the domestic companies of the state. Does he try to protect only the assured in domestic companies?"

"We commissioners have been very patient with the New York department in regard to the examination question. In fact, several of us have held back more than one examination of a New York company asking for a little more time to show the superintendent from New York our problem. However, there seems to be no way, consequently we commissioners are going back on our statutory rights and examine the companies without the assistance of the honorable superintendent from New York and his most able civil service department."

Will Have Some Support

Commissioner Earle, so far as can be ascertained, seems to have decided definitely to follow through the examination of companies in New York in concert with some other states. It is stated at the department that at least five commissioners have written Commissioner Earle stating that they are in sympathy with what he is trying to do and volunteering to act with him. It has been suggested to him, and he has it under serious contemplation, to examine a number of New York companies on the visit where there seems to be any doubt as to features of interest to outside states that need to be checked. It is not contemplated to make complete or extended examinations but to do the work in such a way as will give the commissioners the information that they desire. The plan has been devised by the Oregon examining and actuarial staff, which if followed will disclose enough information to judge in each case whether the New York examination report can be accepted or whether a more detailed examination of the individual company is indicated. The Oregon commissioner takes the position that very often the New York reports do not give the information that the outside departments desire.

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POINTERS FOR LOCAL AGENTS

Personal Accident Provides Fine Lead to Other Lines

Personal accident insurance probably is the most profitable casualty line an agent can write, although comparatively few give it much attention. W. F. White, Globe Indemnity, New York, declared in a fine talk at the short course held in Hollywood, Fla., under auspices of the Florida Insurance Agents Association.

It dates back to 1847, and in volume is the second largest casualty line written, exceeded only by automobile liability, yet only about 10 percent of economic loss occasioned by accidental injuries in this country is covered by insurance. This is contrasted Mr. White said, with loss through fire, which is covered to the extent of about 80 percent of value of the loss each year. There is a great potential field for personal accident insurance. About \$40,000,000 a year is paid in commission to personal accident producers.

Practical Way to Start

"Do you realize that more agents today owe their success to having started as personal accident producers than to their success in selling any other single form of casualty insurance?" Mr. White asked. "These same agents still maintain their accident business. Equally important is the fact that the contacts and friendships that developed from the sale of this personal insurance have produced for these agents large lines of general casualty business. It can thus be understood why, in the final analysis, the volume of personal accident insurance is over-shadowed by the large resulting business which embraces most other forms of casualty coverages.

"Because its personal nature allows it to become an entering wedge, no other form of insurance offers you as attractive an opportunity to secure the confidence of your client and, with this acquired confidence, his automobile, liability, burglary, and, in fact, all the other forms of insurance that he needs. To do this, of course, you must apply yourself to the subject and become thoroughly familiar with all the provisions of the company's contracts; out of such a study will come a clear conception of the value and indispensability of personal accident insurance.

Comparatively Simple

"Personal accident insurance is not a difficult line to understand, to explain, or to sell. Here is a form of insurance that agrees to pay the insured a certain amount of money each week he cannot work by reason of accidental injuries. Several important conditions must be met if an applicant is to qualify for this insurance. Among them are:

"(1) Active daily employment at a bonafide occupation which produces regular and consistent earnings.

"(2) Good health. Past illnesses must be considered in order to determine how they might either cause subsequent disabilities or become a complicating factor in the event of any disabilities.

"(3) Occupational, recreational or home hazards, either as accident or health provokers.

"(4) Last but not least—that oft-discussed moral hazard represented by this question: "Is the applicant one whom you can unhesitatingly recommend as a respected citizen of your community?"

"There are four major coverages in a full coverage accident policy: (1) death; (2) dismemberment; (3) weekly indemnity and (4) medical expense. Most individuals need, and should have, a policy which provides all these features. This four-way coverage is sold to executives, professional men, merchants, clerks, artisans and selected industrial workers.

Urges Study and Work

"How can I sell this insurance?" "Where can I find prospects?" First, know your business. Familiarize yourself with the manual and the policy contracts. Then get going—and keep going. Property can be replaced—your time (and that of your prospects) never. Time, then, is your most valuable asset for without it you have no steady or guaranteed source of income. Out of the economic storm through which the world has passed has come a realization of this important fact—that earning capacity is the foundation of all real prosperity. Your prosperity and that of your dependents rests upon your earnings power.

"Disability from accidental injury, whether temporary or permanent, means loss of income plus greatly increased expenses—hospital bills, surgeon's fees, special nursing and costly sundries. An accident policy will not prevent the accident but it will protect your earning power against resultant loss. There are more prospects for personal accident insurance than for perhaps any other line of casualty insurance, yet on a per capita basis it is lamentable how few people appreciate the value of protecting their most valuable possession—earning power. The field for the sale of this insurance has barely been scratched, yet practically every person you meet is a potential prospect.

Cover House, Not Income

"The one thing in our lives over which we have absolutely no control is an accident. If we die from natural causes, it would not be an accident. The average person appreciates the value of insurance to protect property and to cover his legal liability for accidents to others but when it comes to protection for himself, you as insurance salesmen allow him to go unprotected! Here is a man who buys a house, and he insures it against loss, knowing full well he can get its value. And yet within himself is the brain; a pin prick will stop it.

"Your automobile policyholders are protecting the lives of others. Have you ever told them how necessary it is to protect themselves? Your burglary pol-

icyholders are protecting valuables that can be replaced. Have you ever suggested they protect the means that provided these valuables, their earning power? Have you ever made the same suggestion to your fire policyholders? If you sell life insurance, do you always deliver with it a personal accident policy? Have you ever told your store owners, merchants, clerks and professional men how important it is to guarantee the continuance of their income? If you haven't, then you have a list of prospects that will keep you busy for many months with a resultant source of income second to none.

"Practically every worker is a prospect for some type of personal accident insurance. All your clients believe in insurance; otherwise they would not be your clients.

"Most people today are keenly aware of their dependence upon current income to meet current expenses. This fact, too, provides you with a timely and effective sales argument for personal accident insurance. A successful salesman of this insurance for many years summarizes the selling points of personal accident insurance as: (1) Readily adapts itself to cold canvassing; (2) renews easily; (3) many policies sold on first call; (4) has an ideal approach; (5) interest quickly obtained; (6) coverage easily explained; (7) close is final and definite."

Automobile Decision

An article appearing on Page 16 of THE NATIONAL UNDERWRITER July 7 described a compilation of court decisions affecting the standard automobile liability policy. May we inquire whether the booklet is available at the present time?

Answer—Regarding the compilation of court decisions affecting the automobile liability policy, this was a pamphlet sent out by the American Bar Association, whose executive headquarters are 1138 North Dearborn avenue, Chicago. We think if you will write to the association it will send you a copy.

Termite Insurance

Question—We would greatly appreciate it, if you could advise us the name and address of companies interested in writing termite insurance.

Answer—The only company insuring against property damage caused by termites in so far as we have been able to learn, is the St. Paul Fire & Marine, which is credited with issuing a special contract indemnifying for loss caused through the action of insects or of fungus growth. From the considerable number of letters received by companies from their agents in different sections of late, there is no little interest being taken in the subject of termite destructiveness. The National Board recently issued a pamphlet upon the subject. Rating experts are giving attention to the matter

of the termite hazard, and it may be that in the future some form of indemnity will be generally written in such connection. There is no prospect of early action to that end being taken, however.

Information Is Given on Supplemental Form

(From Phoenix of Hartford)

QUESTIONS

1. What is the additional hazards supplemental contract now known as the extended cover endorsement?
2. What are the additional hazards that can be covered?
3. Are there any other advantages?
4. What are the possibilities of loss due to the hazards included in the supplemental contract?

ANSWERS

1. It is a contract supplemental to the fire insurance policy. Under this contract the owner of property can include protection against several hazards at a cost much less than that for separate policies covering the individual hazards.

2. In general, the hazards of windstorm, hail, explosion, riot, aircraft, motor vehicles, and smoke or smudge.

3. Outside of having the protection in one policy, the attachment of the supplemental contract to your present fire insurance policy will relieve you of worry as to the extent of your protection should a material part of your building fall as the result of damage due to one of the hazards mentioned in answer No. 2.

4. Contracts of this type develop as the result of popular demand and only because the loss possibilities are very real ones. For instance, you can't tell when hail will damage your property, but meteorological experts tell us hail accompanies every thunderstorm. No property is immune to explosion damage. Damage due to riot is something you can't have escaped reading about in the newspapers. There are many pictures showing the result of damage due to motor vehicles going berserk. There are numerous instances of damage due to aircraft. There is much evidence of damage due to windstorm and to smoke and smudge.

Cooperation with Auto Dealer Rewarded

Some agents are ingenious and resourceful in their sales methods and creative in finding means to add to their business. For instance, one of the agents in the east ascertained that the automobile finance companies in his community at least rarely notified purchasers of cars bought on the installment plan where their loans had been paid up when their fire and theft insurance expired. He discovered that there had been policyholders in his locality who had had losses, being under the impression that they still had insurance but which had actually expired. There was much ill will directed against these dealers from whom the cars had been bought, as the customers were holding them responsible for the insurance. Therefore, the agent in order to help the dealers got out some postcard forms that they could use in notifying their customers shortly before their insurance expired. The card called attention to the fact that the insurance agent would be glad to furnish any information or assistance. His name and address appeared on the card. Most of the dealers were willing to cooperate with him in having these cards mailed out.

Fiction Of Summer Slump

The Boston and Old Colony "Accelerator" calls attention to the survey made by the National Broadcasting Co. as to the so-called summer slump. The results showed that the general run of people continue needing and wanting things and buying them in warm weather as well as cold. The National Broadcasting Co. in order to get facts about summer sales sent investigators to five representative cities. The survey was made in August of last year and a recheck was made in November. Interviews were not restricted to any one class of people. The NBC found out of every 100

adults 92 are at home during the summer season in spite of vacations. The vacation season extends from May to October. It ascertained that of every 100 adults employed 15 stay at home during vacation. The NBC found that not only do people have money in summer but they spend it for things that they want.

The "Accelerator" urges that a special drive be made during the summer for automobile insurance, golf and sports liability, cameras and camera equipment insurance, personal effects, yacht and motor boat insurance.

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

North Dakota Fire Schools

Series of Five Regional Conferences Will Be Held Under Auspices of State Firemen's Body

Sponsored by the North Dakota Firemen's Association, a series of five regional fire schools will be conducted in different cities of the state during the next ten days, as follows:

Valley City, July 15; Devil's Lake, 17; Kenmare, 19; Dickinson, 22; Mandan, 24. A comprehensive and interesting program has been arranged, which will be carried out at each school.

O. E. Erickson, insurance commissioner and ex-officio state fire marshal, will address each school. J. Burr Taylor, fire prevention department Western Actuarial Bureau, will speak on "Fire Prevention and Inspection." Sanford Herberg, hydraulic engineer Underwriters Inspection Bureau, Minneapolis, will discuss "Fire Department Hydraulics and Use of Apparatus." Captains Rudolph Anderson and H. L. Turner, Minneapolis fire department, will tell about "Ventilation and Salvage," with demonstrations.

H. W. Buys, safety engineer Mine Safety Co., Pittsburgh, assisted by Clifford Aus, district representative, American Red Cross and WPA Life Saving Section, will deal with "First Aid and Use of Gas Masks," with demonstrations. W. T. Craswell, chief, Valley City fire department, will tell about "Fighting Fires in Small Towns and on Farms."

At the Dickinson and Mandan schools, to which the public is invited, there will be a discussion of "First Aid and Treatment of Rattlesnake Bites" by A. M. Jackley, chemist and biologist, South Dakota Game and Fish Department and the Rattlesnake Extirpation Bureau, Pierre.

A hook and ladder demonstration, with use of hose and ropes, will be given by Chief J. J. O'Leary, Minot fire department and fire school supervisor.

At the close of each school, a question box and round-table discussion of various topics will be conducted.

Half of Fund's Assets Is Used in State Construction

MADISON, WIS. — Construction of an 11-story wing to the state office building at a cost of \$1,832,000 with money borrowed from the state insurance fund and a PWA grant is expected to begin in September. The fire fund will provide 55 percent of the cost.

The fund will have about one-half its assets and 76 percent of its listed surplus invested in the state office building and Orthopedic hospital when the present building program is completed, the Wisconsin Taxpayers Alliance announced.

Expenditure of \$800,000 appropriated by the 1937 legislature from the fund for construction of the state office building plus previous expenditures will bring total debt of the state general fund to the

insurance fund to \$1,895,378, it was said. This figure includes \$1,619,230 appropriated for the office building and \$276,148 due on the hospital.

Assets of the insurance fund Dec. 31, 1937, amounted to \$3,810,635; bonds \$2,125,525; other assets included \$788,252 already spent for the state office building and \$276,148 for the hospital.

Alliance Comments

"If the additional \$800,000 office building appropriation from the insurance fund is realized from the sale of its present bond holdings, the bond investment will drop from \$2,125,000 to about \$1,300,000 and the investment in state buildings will increase to \$1,895,000, or the largest single investment of the fund," the Alliance bulletin reported.

"Whether the investment in the state office building and the Orthopedic hospital will impair the liquidity of the state insurance fund depends for fire or tornado loss claims against the fund. Although about 76 percent of the fund's listed surplus will be invested in these state buildings, there will remain a contingency reserve of \$1,148,000 plus a balance of listed surplus of \$600,000 available to meet claims. If this is not sufficient, the law provides that losses may be paid from the state's general fund."

The fund insures only public property, most of this state property, although some municipalities insure heavily in the fund. There was about \$69,200,000 tornado insurance and \$78,800,000 fire insurance in force in the fund Dec. 31.

Detroit Agents on Grievance Committee Active

DETROIT—During its first year of operation, the grievance committee of the Detroit Association of Insurance Agents has done much to improve conditions affecting agents here. The committee devotes one morning twice monthly to hearing complaints, with special emphasis on illegal or unethical appointments of agents or solicitors. Committee members devote much time to investigations between sessions.

Company applications for appointment of new agents, particularly part-timers, require much attention. Some field men are reported to be disregarding the association's regulations on appointment of agents and solicitors and the committee anticipates furnishing the membership shortly a detailed report of these activities, with recommendations.

The committee is headed by H. W. Peacock, Halla, Kelly, Peacock agency, and has included J. F. Cole, Cole-Mason agencies; C. E. Freese, Freese agency; D. T. Marantette, Detroit Insurance Agency, and E. S. Karrer, Karrer agency. Messrs. Freese and Cole recently asked to be relieved of the duties and F. P. Hastings, Bridges & Hastings, and C. L. Raymond, Raymond & Raymond, were appointed to succeed them.

Missouri Fire Premiums Are Near \$12,000,000 Mark in 1937

JEFFERSON CITY, MO.—American fire and marine insurance companies wrote \$10,450,177 net premiums in Missouri during 1937, according to the Missouri insurance department. Net losses incurred were \$4,313,124. Foreign fire companies had \$1,520,635 net premiums while losses incurred amounted to \$630,651.

In St. Louis the American companies had net premiums of \$2,507,358 and losses incurred of \$926,426, while the foreign companies premiums amounted

to \$393,091, and losses incurred to \$155,930. The Kansas City record of the American companies was \$1,371,901 premiums and \$767,267 while the corresponding figures for the foreign companies were \$299,328 and \$123,868. The St. Joseph record showed American companies with \$280,987 in net premiums and \$88,432 losses incurred and the foreign companies had \$61,987 premiums and \$11,905.

The record for the state outside the big cities revealed the American companies had net premiums of \$6,289,930 and losses of \$2,531,057, and the foreign carriers \$766,227 in premiums, and \$338,947 in losses.

Review State Practices

MADISON, WIS. — Commissioner Mortensen is among the state department heads who have been asked for recommendations and statements on their present practices in an effort to speed the work and standardize procedure of state commissions. The matter of proper procedure of regulatory boards has been confused by recent court rulings which have held some administrative practices unconstitutional. Pending legislative action at the next session, each department will seek to have its own statutes and procedure ruled on as promptly as possible.

Plan Iowa Entertainment

SIOUX CITY — Local agents here are planning the entertainment for the Iowa Association of Insurance Agents' convention here on Sept. 7-8. One innovation will be a stag party for the evening of Sept. 6, the night before the convention opens. It is hoped this will bring the agents to Sioux City on time and insure a good attendance at the opening session. Other entertainment features for both men and women are being planned by a committee of which J. Matt Wooldridge is chairman.

Woods with Flynn

Earl F. Woods, former Kansas state agent of the National Union, has joined the J. J. Flynn agency of Parsons. Mr. Woods has had many years of experience, starting with the Sanborn Map Co., later spending five years with the Kansas Inspection Bureau, following which he was a member of the firm of Smith, Stone & Snyder in Wichita for some time.

Put on U. & O. Skit

WICHITA, KAN. — Jack Hartney, special service representative of the Royal-Liverpool groups, and Shelby Holmes, Royal state agent at Wichita, presented a skit on U. & O. insurance at the Wichita Insurers' meeting last week. Mr. Holmes was the client and Mr. Hartney persuaded him to buy the U. & O. coverage which had never been called to his attention before.

Ohic Committee Named

The Ohio Association of Insurance Agents has named a committee on baggage and tourist agents composed of Glenn Webb of Lima and Robert O'Brien of Columbus.

Action Against Marshal Fails

An action against Commissioner Dawson of South Dakota, Deputy State Fire Marshal Tice and American Surety for malicious prosecution in connection with the investigation of a fire has been dismissed by the United States circuit court of appeals for the eighth circuit, the case being Phelps vs. Dawson et al.

The petition alleged that Tice swore to a complaint charging Phelps with arson; upon trial, Phelps was acquitted on the ground of insufficient evidence and Phelps alleged that Tice acted with

out probable cause and was actuated by malice.

The appellate court held that in instituting a charge of the kind, the fire marshal is acting in a so-called quasi-judicial capacity connected with the enforcement of the criminal law. When the court considers the statutory duty of the deputy fire marshal to investigate fires and to initiate prosecutions for arson; the character of those duties; and the effect of the exercise thereof upon the protection of the public from a serious crime, the exercise of such duties requires, for the public protection, immunity from personal liability.

The court went on to say that the surety is not liable when the principals cannot be held liable.

Norfolk, Neb., B. D. Meet

A Business Development meeting was held at Norfolk, Neb., with 50 agents in attendance. Speakers were Paul H. Barr, Hanover Fire; Leo Pasewelk, Fred Spencer, H. T. Flotree and Joseph E. Cryan, America Fore. Mr. Barr was general chairman and Mr. Pasewelk agency chairman.

Hardware Mutual Conference

The Iowa Hardware Mutual held a two-day conference at Clear Lake, Ia., for field men and department heads. Speakers were C. H. Fowler, Sales Engineering Institute, Minneapolis, on "Plus Selling;" C. A. Knutson, president; R. D. Austin, secretary-manager; A. R. Sale, treasurer, and P. R. Jacobson, secretary Iowa Retail Hardware Association. E. K. Scribner, underwriting manager, was toastmaster.

Kansas Losses Down

Kansas fire losses for the first half are 11.2 percent less than the first six months of 1937, according to the fire division of the department of inspections, this being a reduction of \$125,144. There were 104 fewer fires reported this year, or an 8 percent reduction.

Commend Paul Tribolet

BELLEVIEW, O.—Paul W. Tribolet, chairman of the joint committee representing the Ohio Association of Insurance Agents and the field men representing companies writing farm business in Ohio, has been commended by the Ohio association for its activities. During the past year nine district meetings have been held, with 360 persons in attendance.

Hobart Named General Agent

KANSAS CITY—The Merchants & Manufacturers Fire has named Harold Hobart general agent here. Mr. Hobart continues as general agent for the Equity Fire, Bruce Dodson carrier, although the Equity has left the direct-writing field.

Complain on HOLC Cover

DAYTON, O.—Local insurance men have complained of favoritism shown the HOLC by certain insurance companies, in the placing of insurance. The case has been placed before the Ohio Association of Insurance Agents, which has named M. E. Hallinan of Springfield and Theodore Safford of Cincinnati as a committee to investigate the complaints.

Priest to Handle Program

WICHITA — Frank T. Priest of the Dulaney, Johnston & Priest Agency, Wichita, has been named program chairman for the annual meeting of the Kansas Association of Insurance Agents in Wichita Oct. 5-7. Mr. Priest, a former member of the executive committee of the National association, is well acquainted with the talent in the business and an outstanding program is assured.

ADJUSTERS (Cont.)

WYOMING

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CLAIM DEPARTMENT, INC.

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Cheyenne, Wyo.

Carlton A. Lathrop
Branch Manager

Byron Chapell, president of the Wichita Insurers, hosts to the convention, made the appointment and is assisting Mr. Priest and will also handle the publicity. A general chairman of the convention is soon to be appointed, according to Mr. Chapell.

Severe Losses in Minnesota

ST. PAUL — Farm mutuals in Minnesota and adjoining states took some severe losses from storms the past week. Scores of farm buildings were damaged or razed and crops ruined by wind and rain. Total property damaged in Minnesota and South Dakota is estimated at several hundred thousand dollars and claims already are being filed with the farm mutuals which covered much of the property damaged.

Storms in South Dakota

SIOUX FALLS, S. D.—South Dakota has been the target for two severe windstorms within the past three weeks, the first one being in the vicinity of Tripp, where considerable damage was done to farm buildings. The second storm happened July 9 and struck in the Aberdeen territory, doing an estimated damage of \$100,000. It traveled into Minnesota and demolished a Boy Scout encampment.

Lang Host at Golf

ST. PAUL — Twenty-five executives of the St. Paul Fire & Marine and of the W. A. Lang general agency, participated in a golf tournament and dinner party at the Somerset club. The Lang agency was host.

Change to Assessment Form

ST. PAUL, MINN.—The Druggist Mutual of Iowa has notified the Minnesota insurance department that it is replacing all its non-assessment policies in Nebraska with assessment policies. This action was taken after the Minnesota department held up the license of

the Iowa company under a state law which requires any company which writes non-assessment business in any other state to do so in Minnesota. The Algona company has not been writing non-assessment business in Minnesota.

Burger to California

ST. PAUL—Al Burger, chief examiner of the Minnesota insurance department, has gone to California to attend a hearing in which the Minnesota department is interested.

Minnesota Meetings

MINNEAPOLIS — Clyde B. Helm, secretary-treasurer of the Insurance Federation of Minnesota, attended local board meetings at Duluth and Hibbing. Other local board meetings were held this week at Moorhead, Austin, Rochester and St. Cloud. The Range Association of Insurance Agents will meet at Ely, Minn., July 16.

Chaddock Is Candidate

BENTON HARBOR, MICH.—J. L. Chaddock, president of the Chaddock general insurance agency in Benton Harbor, is a candidate for the Republican nomination for Berrien county register of deeds. He has served for eight years on the board of supervisors. He entered the insurance business with his father, the late R. P. Chaddock, in 1923 and has headed the agency since the elder Chaddock's death.

T. C. Brownfield Dies

Theodore C. Brownfield, 59, active in the fire insurance field of Nebraska for a number of years, died at his home in Kearney. Mr. Brownfield was formerly manager of the Union Fire of Lincoln, and for the last 18 years has been a special agent for it with headquarters at Kearney. He had been ill for nine months.

Milwaukee Outing July 27

MILWAUKEE—Plans are being completed for the annual outing of the Milwaukee Board at the Ozaukee Country Club on July 27. Harold Smith is general chairman. W. B. Calhoun is in charge of the golf tournament.

Indiana Meeting Oct. 27-28

The annual meeting of the Indiana Association of Insurance Agents has been tentatively set for Oct. 27-28. Members are being asked to register their preferences as to where it shall be held. Bids for the meeting have been received from Evansville and Kokomo.

Mutual Wins Tax Case

MILWAUKEE — The Milwaukee Board of Fire Underwriters has lost its appeal to Milwaukee county circuit court from a civil court decision dismissing its suit to recover \$7,026 from the Badger Mutual Fire of this city, in assessments on fire premiums from 1930 to 1935, plus 6 percent interest, for fire patrol maintenance. The patrol committee is considering appeal. The suit was one of a number of complaints filed two years ago against several mutuals, the Badger Mutual case being tried first by stipulation. The Badger Mutual contended the fire board had no right to make the annual 2 per cent assessment

against its Milwaukee fire premiums for patrol maintenance, as the mutual was not admitted to full board membership. The board argued that since mutuals receive the same patrol service as stock companies at fires, mutuals should bear their proportionate share of operating expenses.

Benoy Edits Ohio Code

Volume 6, Page's Ohio General Code, Annotated, published by W. H. Anderson Company of Cincinnati, has just been received. W. E. Benoy, insurance attorney of Columbus, is the editor of extensive annotations setting forth the applicable Ohio decisions. A comprehensive index is included, thereby making it possible for insurance companies and insurance attorneys to avail them-

selves of the volume separately from other Ohio statutory law in which they are not interested.

Judgments to Satisfy Claims

RICHLAND CENTER, WIS.—Judgments to satisfy claims totaling \$11,234 against the Muscoda Town Mutual, which discontinued business in 1934, have been entered against 40 residents of Richland county in actions before Justice Thomas. Commissioner Mortensen has been in charge of liquidation since being appointed receiver in 1936. In April this year, Circuit Judge Smalley ordered an assessment against policyholders to satisfy claims against the mutual. About half of the unpaid assessments are in Richland county, the remainder in Grant and Iowa counties.

IN THE SOUTHERN STATES

Exchange Secures Divorce

Fort Worth, Tex., Group Believed to Be Strengthened by Move of Quarters

FORT WORTH, TEX.—The Fort Worth Insurance Exchange, for years part and parcel of the Fort Worth chamber of commerce and located in the offices of that organization, now is domiciled in the Reynolds building. It is devoted solely to interests of fire, casualty and surety agents, and no longer concerned with the foibles and follies of the chamber of commerce, nor reporting to heads of that organization concerning its activities. D. G. Foreman, secretary, said the exchange will now have more time for its own work and it is laying plans to keep the Fort Worth insurance business on a high plane. The exchange was "invited" to disassociate itself from the chamber of commerce and find new quarters.

Report Outsiders Responsible

Mutual and mixed agency influence, where they found they could not become aligned with the exchange, turned the exchange out of the chamber of commerce building, it is reported. The mixed agency situation here for years has been a thorn in the side of the exchange and state agents association. One of the largest local agencies in the southwest here is mixed, representing both mutuals and stock companies. Because it had some stock companies in its plant it insisted it was entitled to membership in the exchange. What the next move of the mixed agencies and mutuals will be the exchange does not know nor care. It is certain the exchange will not open its ranks to mutual men.

The state association moved out of the chamber of commerce building with the local exchange and also is located in the Reynolds building. D. G. Foreman is secretary.

It is understood the new situation here is being closely watched in other Texas cities, especially at Dallas and Houston where the exchanges are affiliated with chambers of commerce and mutual influence is strong. In some sections it is feared the situation here might drift back to where it was several years ago when it was the talk of the southwest, and such situation might spread to other sections of the state.

But the exchange membership here says there is not a chance of any such thing. They say the stock company lineup in Fort Worth probably has been strengthened by divorcing the exchange from the chamber of commerce.

The Grady Insurance Company, Jonesboro, Ark., has opened its offices in the Marble building after having been located for several weeks in temporary quarters while the building was undergoing repairs for fire damage.

J. C. Kinnett, agency superintendent for B. P. Carter, manager at Richmond, Va., for a group of fire companies, is spending his annual vacation in Atlanta, his old home town. Mrs. Kinnett accompanied him on the trip.

Tri-State Handbook Published

New Edition of Complete Insurance Reference Book for Alabama-Georgia-Florida Is Available

The Underwriters' Hand-Book covering Georgia, Florida and Alabama has now been published by THE NATIONAL UNDERWRITER. This is a most complete reference book on these three states insurance-wise and contains a great deal of valuable and interesting data.

The agency directory department lists all the agents under each town together with the companies represented as well as giving such information as the members of the firm, date established, other business transacted, address and other pertinent data.

The compilers find that there are 10,641 licenses issued to agents in Georgia, divided: stock fire 5,222, mutual fire 459, Lloyds 7, fire reciprocals 13; stock casualty 1,465, mutual casualty 163, casualty reciprocal 1 and life 3,311. This was a slight increase in number of li-

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censes over the previous record which was in 1936 and the changes occurred principally among the stock fire and stock casualty agencies, both of which showed slight increases.

The new hand-book gives under each town the data as to the local license fees, class of the town as to fire protection, the county in which it is located, population, local companies with officers, local organizations with officers, adjusters located in the town and all the insurance agents in the town with industrial life insurance data separated from fire and casualty data. Anyone desiring any information about any town in these three states from an insurance standpoint can secure a most complete picture by turning to the town in the new hand-book.

A separate section is devoted to the companies licensed to operate in the state and here are listed all companies showing which of the states they operate in, the date they were organized, the home office address, officers, financial statement and local field force.

The list of field men is cross indexed alphabetically for easy reference and here is given the local address of the field man, his telephone number of both office and residence as well as the companies which he represents.

The statistical section gives the business of the fire companies for five years together with the break down by lines of the 1937 business, casualty insurance for two years, classified by lines written and life insurance for six years showing insurance paid for and insurance in force.

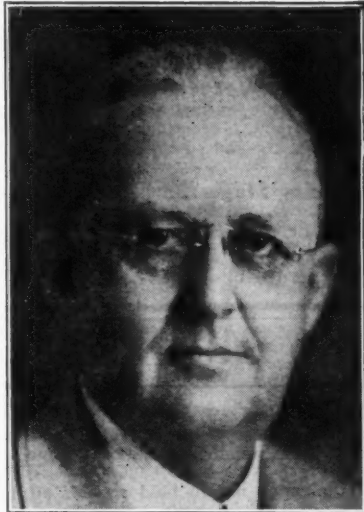
Other sections give the list of the organizations connected with insurance in these states, a record of what companies write certain special lines in the fire and casualty field, a resume of the insurance laws of the state, special lists of insurance attorneys, adjusters and hotels. The Florida solicitors are listed in a separate section showing the agencies which they represent.

The book totals 568 pages and covers all branches of the business—fire, casualty and life, stock, mutual and reciprocal. Walter Christensen of Atlanta, southern manager of THE NATIONAL UNDERWRITER, has devoted much time and energy to the preparation of this book. Copies are now available and may be secured through the Cincinnati office of THE NATIONAL UNDERWRITER.

May Test Constitutionality of Virginia Statute

Constitutionality of house bill 151 passed at the last session of the Virginia legis-

Factors in Florida School



L. P. McCORD, Jacksonville, Fla.



O. M. STALLINGS, Tampa, Fla.

Two of the big figures in the Florida Insurance School at Hollywood were L. P. McCord of Jacksonville, who is now the national councillor of the Florida Insurance Agents Association and who fostered the first school last year.

He has been one of the moving spirits back of this educational institute. O. M. Stallings of Tampa, head of the state body, presided over the business session and cooperated largely in the success of the movement.

lature, which became effective June 21, may be tested. Some casualty companies, objecting to certain provisions, may institute a test case. One provision to which they object prohibits special agents or other salaried or paid representatives of stock fire and casualty companies from countersigning policies. Another bars licensed non-resident brokers from receiving more than 50 percent of commission allowed resident agents who countersign policies. Brokers who would like to get a larger share of the commission are understood to be eager to have a test made.

Sound Out Local Sentiment

Members of a committee of the Association of Casualty & Surety Executives were in Richmond last week going over the situation with the conference committee of the Virginia Association of Insurance Agents. No actual threat that the act would be tested in the courts was made at the meeting, according to Oscar H. West, manager of the Virginia association. It was understood the chief

purpose was to ascertain what would be the attitude of Virginia agents if a test were made.

The bill, sponsored by the Virginia association, was drafted with great care and it is the belief of those who had a hand in securing its passage that it will stand any tests. Mutuals and reciprocals are exempted from provisions of the act.

Briefs Filed in Hearing on Whisky Warehouse Rates

LOUISVILLE, KY.—Briefs have been filed by Adolph Reutlinger of the Liberty Fire, Louisville, representing certain distilling interests of the state; and by George H. Parker, manager of the Kentucky Actuarial Bureau, Louisville, following hearing in June, relative to charges made by Mr. Reutlinger before Commissioner Goodpaster, alleging discrimination in the matter of insurance rates on whisky warehouses and contents.

Mr. Reutlinger claims that frame warehouse rates are too high, contending that in both types of warehouses, the walls are merely curtains.

Mr. Parker argues that in all rate making the brick wall has always been given the lower rate and that it is not a discrimination to rate the frame metal clad higher than brick.

It is rumored that in event a discrimination is ruled to exist, rates on brick warehouses will most likely be advanced to the frame metal clad level, instead of reducing frame, metal clad to brick rates, in view of the loss ratio over the past five years on whiskey warehouses. However, it is doubtful if any discrimination will be charged, in view of the general methods of rating brick, brick veneer, frame, frame metal clad, etc., and which have been recognized by underwriters as sound for all types of business properties rated.

Failed to Keep Records

NEW ORLEANS.—The United States fifth circuit court of appeals reversed a district court judgment in which Homer Jones of Grapeland, Tex., had been awarded a \$43,485 judgment against the St. Paul Fire & Marine for cotton destroyed by fire while stored in Jones' warehouse. The circuit court ruled that the policy purportedly covering cotton stored in warehouses owned by Jones did not properly de-



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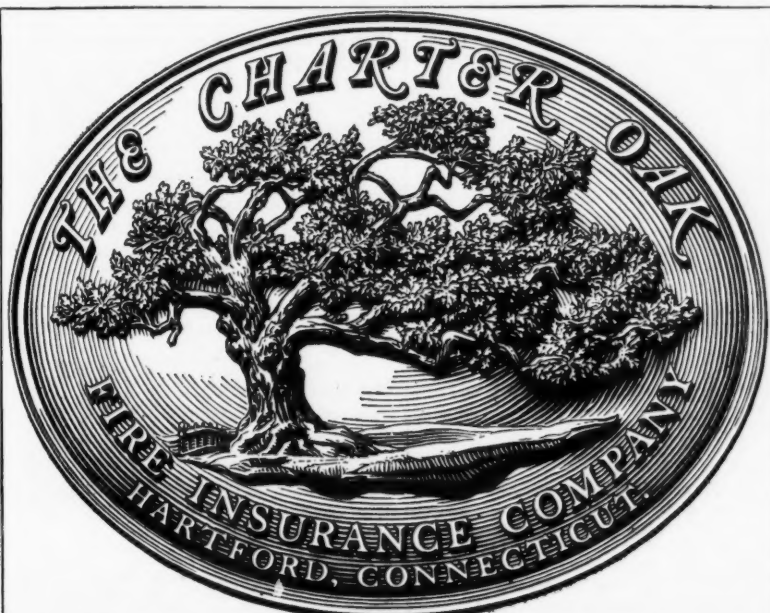
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scribe location of the warehouses, that Jones had failed to keep records and make reports to the insurance company as required by the provisions of the policy, and that the lower court was in error in awarding Jones any recovery.

Draft Declaration of Principles

OKLAHOMA CITY—At a dinner meeting of the executive committee and the contact committee of the Oklahoma City Insurers Exchange with the contact committee of the field men's club, a declaration of guiding principles was presented by the exchange. The declaration comprised 15 principles as outstanding needs of the insurance industry in Oklahoma. Representatives of the field men will take them under consideration and formulate recommendations as to what action to take, to be presented at a subsequent meeting of the organization when the Oklahoma situation will be discussed and studied.

Kentucky Rates Cut

The Kentucky Actuarial Bureau is mailing to agents of the state the new dwelling rates which will average a reduction of from 5 to 10 percent for the state as a whole.

Supervisor D. P. Vandivier of the insurance division's fire prevention and rates section said the reductions will average from approximately 7 percent on dwellings of the seventh, eighth, ninth and 10th classes to approximately 4 percent on dwellings of classes first to sixth, inclusive.

Nashville Lines to Be Placed

NASHVILLE, TENN.—A committee acting with the county purchasing commission will determine shortly whether insurance covering the courthouse, furniture and fixtures will be placed with mutual or stock companies. At the last meeting 50 representatives of stock and mutual companies were represented. Contracts for \$1,350,000 on the new courthouse, are expected to be placed soon.

Signs Louisiana Agents Law

Governor Leche of Louisiana has signed a bill passed at the recent session of the legislature requiring all insurance contracts to be signed by resident agents and prohibiting companies from paying commissions to non-licensed agents.

Course on Insurance Given

The Florida College of Law at Miami has arranged three special courses. One course deals in insurance law for executives, assured, adjusters, brokers and agents.

Agents to Sponsor Bills

The Texas Association of Insurance Agents will sponsor a bill in the coming session of the legislature providing for examination and licensing of agents. Agents now are licensed on request of companies and licensed agents. The association also will sponsor a bill pro-

viding the insurance department be given sufficient funds to render efficient service to the public and companies as agents say despite millions collected in insurance taxes the department does not have sufficient funds to rerate towns, inspect towns for changes in key rates, make license investigations; and perform other duties demanded of it. Candidates for legislative places are being quizzed by agents as to their stand on enactment of laws which will be beneficial to the insuring public and agents.

Williams Made Chairman

Frank N. Julian, Alabama insurance commissioner, who was elected president of the National Association of Insurance Commissioners, resigned as

chairman of zone No. 3. Commissioner Williams of Mississippi has been elected chairman.

Christie Purchases Interest

G. R. Christie, head of the Southern Underwriters Corporation of Houston, Tex., has purchased the interest of Cassius Carter, vice-president, and others. It is attorney-in-fact for the Southern Underwriters, a reciprocal, which writes casualty, fire and surety.

Manning Stages Barbecue

T. A. Manning & Sons, Dallas, Tex., general agency, entertained its employees and field men, with a picnic and barbecue near Midlothian, Tex.

PACIFIC COAST AND MOUNTAIN

Credit Men's Group Formed

Insurance Men Meet at San Francisco, Organize for Northern and Central California

Further impetus and strength to the Pacific Coast section of the insurance group of the National Association of Credit Men was given at a meeting of the general committee in San Francisco. Under R. L. Ellis, assistant vice-president Fireman's Fund, as chairman, the group adopted the name "Coast Central Committee, Insurance Group, National Association of Credit Men" and will function as the insurance committee of the Credit Managers' Association of Northern & Central California.

Mr. Ellis pointed out that for the present the committee will act for San Francisco, central and northern California only, but that when deemed advisable, a committee having coast jurisdiction will be formed with regional committees in larger centers, including Los Angeles, Portland, Seattle, Oakland and others. He stressed that the functions will be to act as a clearing house and source of insurance information to all members of the N. A. C. M. and affiliated bodies; to furnish insurance data to credit men and encourage them to require adequate insurance protection from concerns to which credit is extended, and to afford to them service in the insurance problems of the firms which they serve in the purchase of insurance.

Chairmen Are Appointed

It is expected completion of the committee personnel will be accomplished shortly. H. W. Nason, America Fore, is chairman of the case committee; R. J. Mayle, Pacific National Fire, secretary general committee, is chairman of the speakers' committee, and W. S. Pearce, Fireman's Fund, is chairman publicity and literature committee.

O. H. Walker, secretary-manager

Credit Managers' Association of Northern & Central California, attended the meeting, explaining benefits of cooperation.

It planned not to hold regular meetings at stated intervals, but to have the committees frequently report on progress, according to Chairman Ellis.

George McAteer Is Chief Deputy in Washington

OLYMPIA, WASH.—Commissioner Sullivan of Washington has appointed G. H. McAteer chief deputy and actuary. He succeeds F. E. Huston who resigns to become secretary and actuary of the American Life Convention with headquarters in Chicago.

Mr. McAteer is a native son of Washington, a graduate of Gonzaga University of Spokane, where he received an A.B. degree, majoring in mathematics. He continued this subject at the University of Washington as a graduate student. He has been connected with the department for the past five years as chief examiner and assistant actuary. He is recognized widely as an efficient and competent insurance examiner.

Standing Room Only Sign Is Hung in Special Dinner

The "S.R.O." sign is being hung out by members of the committee representing all branches of insurance in charge of the "Carpenter-Goodcell" testimonial dinner to be held in San Francisco July 19 for the purpose of wishing "God-speed" to Commissioner Carpenter and welcoming his successor, Rex B. Goodcell, who assumes his new duties July 15. Mr. Carpenter is to become general manager of the Board of Fire Underwriters of the Pacific.

Five hundred tickets have been sold and demands for more than 200 additional are in the hands of the committee. Leland W. Cutler, vice-president Fidelity & Deposit, president Golden Gate International Exposition, is to be toastmaster, and Gov. Merriam, who appointed both Mr. Carpenter and Mr. Goodcell to the office of commissioner, will be principal speaker.

Joint Conference in Denver on Agents' License Problem

DENVER — At a special meeting Frank England, Herbert Fairall, and Del Van Gilder, representing the Denver Association of Insurance Agents and the Colorado Association of Insurance Agents, met with Frederic Williams, secretary of the Rocky Mountain Fire Underwriters, and Richard White and W. L. Braerton of the Mountain Field Club, for a discussion concerning satisfactory legislation on the loose licensing of agents. Both of the former associations are desirous of a settlement of the

question which will be agreeable to both agents and companies.

It was decided that for best results, any legislative activity sponsored by the fire underwriters and associations must follow the lines of the Wyoming laws. An attorney has been appointed to compare the proposed plan of action.

"The results of the special meeting were very fine," Mr. England said. "We intend to follow a conservative program, with a good, solid basis in fact." The new legislative action is not to be confused with the statement of facts which the Denver and Colorado Associations of Insurance Agents are attempting to have filed with Commissioner Cochrane as a complaint.

Los Angeles Dinner for Goodcell

LOS ANGELES — Tentative plans were made at a meeting here by representative life, fire and casualty insurance men for a testimonial dinner to be given in Los Angeles to the incoming insurance commissioner, Rex B. Goodcell, some time late in August.

Protection Brings Lower Rates

LOS ANGELES — Premium rates on growing grain in those counties of California that operate rural fire protection in cooperation with the state division of forestry have been cut 30 percent, according to L. S. Bush, chief engineer of the Pacific Board.

Fire insurance rate on growing grain in unprotected territory, according to Mr. Bush, is \$1.50 per \$100 while Kern and Madera counties enjoy a rate of \$1 and Tulare county one of \$1.15, because of the forestry division's protection.

Ingalls in Denver

DENVER — C. T. Ingalls, manager of the Oklahoma State Inspection Bureau, is visiting Denver with Walter Kulp, manager of the Mountain States Inspection Bureau.

Investigator Opens Denver Office

DENVER—Herbert C. Watson, special investigator of the arson department of the National Board, has opened a new office at 670 Gas & Electric building.

Hill to Albuquerque

DENVER—R. M. Hill, manager of the Fire Companies Adjustment Bureau, is visiting Albuquerque, N. M., this week, on a bureau inspection tour.

Will Speak to Wyoming Agents

Walter Kulp of Denver, manager of the Mountain States Inspection Bureau, has been invited to speak at the annual meeting of the Wyoming Association of Insurance Agents at Casper, Sept. 9-10.

Emery with Crosby

PORTLAND, ORE.—Frank L. Emery has joined the Ernest Crosby Agency. For many years Mr. Emery was manager of Bankers Life of Des Moines. In addition to life he will now also write general lines.

Successful Membership Tour

PORTLAND, ORE. — As the result of a 1400-mile tour by Paul O. Landry of Klamath Falls, and Ward H. Coble, the Oregon State Agents Association has added some 21 members to its rolls.

Mountain Field Notes

The Farmers Alliance of McPherson, Kan., has been admitted to Colorado.

The Henry Berri agency, Durango, Colo., has been sold to Mrs. Florence Ruffe, following Mr. Berri's death.

Fire losses in Salt Lake City for the first six months of 1938 totaled \$115,466, against \$174,709 for the same period last year.

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EASTERN STATES ACTIVITIES

Hartford Institute Elects

G. H. Loomis of the Automobile Has Been Chosen President for Another Term—Other Officers

HARTFORD—G. H. Loomis, Automobile, was reelected president of the Hartford Insurance Institute. J. C. McGurkin, Phoenix of Hartford, E. S. Gledhill, Travelers, F. B. Wreaks, Aetna Fire, were elected vice-presidents. P. R. Laurenson, Hartford Accident & Indemnity, was reelected secretary. A. D. Agogliati, Automobile, was elected treasurer.

The directors are: J. Ross Stewart, vice-president Aetna Fire; Olaf Nordeng, secretary Automobile; C. J. Bauerle, general agent Caledonian; W. H. Wiley, president Hartford Board; J. S. Gilbertson, marine secretary Hartford Fire; F. J. Gobbie, vice-president London & Lancashire Indemnity; W. H. Hinsdale, assistant secretary National Fire; John A. North, assistant secretary Phoenix; James A. Hall, assistant agency secretary Travelers.

Season's Enrollment Was 600

The season was regarded as the most successful since the revival of the Hartford group in 1934. There were enrolled about 600 students. At the banquet President G. H. Loomis introduced John A. North, a director who acted as toastmaster.

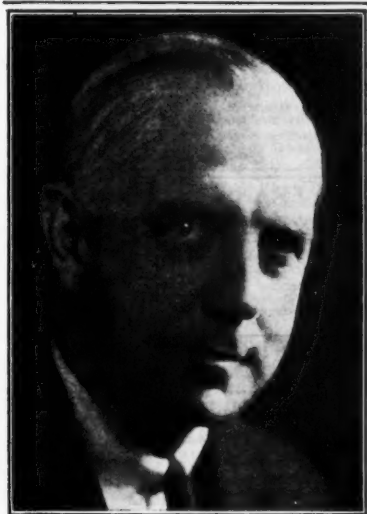
Prize winners were: Fire, John W. Howe, Phoenix, P. F. Arzt, Jr., Hartford Fire, second; K. R. Langler, Phoenix, third; casualty, V. E. Bonander, Hartford Accident, first, G. R. Clark, Travelers and E. S. Gledhill, Travelers, tying with the next highest average divided the second and third prizes; inland marine, W. S. Blanchard, first; T. J. Moynahan, second; W. T. Collins, third, all of the Travelers Fire.

Fete Krumdick on Retiring

PHILADELPHIA—Agents and company officials paid tribute to G. F. Krumdick, who retired after 18 years as manager of the General Adjusting Bureau.

Members of the Round Table staged

Presides at New England Get-Together Dinner



FRANK W. BRODIE

Frank W. Brodie of Waterbury, Conn., well known New England local agent, who served as chairman of the New England advisory board, presided over the get-together dinner at Poland Springs, Me., last week when the New England Associations of Insurance Agents met.

a golf tournament and dinner at the Aronomink Country club. At the dinner, he was presented with a gift.

Among those present were O. E. Lane, president Fire Association; Gustavus Remak, Jr., president, J. J. P. and S. P. Rodgers, vice presidents, and E. Van Dusen, secretary State of Pennsylvania; John Glendening, vice-president Franklin Fire; J. G. Maconachy, and J. V. Herd, vice presidents Fire Association; T. Magill Patterson, manager Pennsylvania Fire; Dodd Bryan, manager Indemnity of North America; Bradford Smith, Jr., manager North America; H. J. Dooley, manager Employers Liability; Eugene McColley, manager Hartford Fire, and L. M. Weiderhold, manager Middle Department Rating Association. W. C. Feinster, Jr., Mr. Krumdick's successor was also present.

Picks Convenient Location

The Pennsylvania Association of Insurance Agents which will hold its annual convention at Galen Hall on South Mountain near Wernersville, Pa., Sept. 12-14, has selected a convenient location for central and eastern Pennsylvania especially. It is eight miles west of Reading. The main line of the Reading railroad running from Philadelphia to Harrisburg goes through Wernersville.

Resume Pennsylvania Paper

The monthly house organ of the Pennsylvania Association of Insurance Agents, "The Pennsylvanian," has resumed publication, which was discontinued during the depression. The first issue of the new series was for the month of June. Frank D. Moses, secretary of the state association, is editor.

Rochester Board Outing

The Rochester, N. Y., Underwriters Board held its annual outing Wednesday of this week at Point Pleasant. The sports program began at 2:30 p. m. In the evening there was a dinner followed by dancing. Barry Budlong was the general chairman.

C. J. Adams Co. Honored

The Detroit F. & M. has recognized the 27th anniversary of C. J. Adams Company of Atlantic City, N. J., the company entering the office in 1911. Special Agent C. V. Munier of Atlantic City presented silver pitcher suitably engraved to C. E. Adams, president; Col. Frederick Hickman, vice-president, and L. I. Wright, treasurer, each having been connected with the agency when the company first entered the office.

Worcester Patrol Elects

The Worcester (Mass.) Protective Department has elected officers: President, E. L. Sanders, Merchants & Farmers Mutual Fire; secretary, C. Conrad Parker; treasurer, Harry Harrison; superintendent, L. C. Waldon.

Oklahoma Report Made

OKLAHOMA CITY—Net premiums for 176 companies writing fire and theft automobile insurance in Oklahoma for 1937 amounted to \$761,435, according to the annual report issued by Commissioner Read. Losses paid were \$371,884, with a loss ratio of 48.71 percent. Other classes of automobile coverage yielded \$2,630,372 in net premiums and paid losses of \$1,562,084, showing a loss ratio of 55.58 percent.

In 1936, net premiums on fire and theft by 168 companies amounted to \$896,575 with losses paid \$345,519, and on other classes of insurance premiums of \$2,148,519 and losses \$882,032.

The Charles W. Scheedy agency at Danville, O., has been purchased by E. J. Thorp.



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and

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